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BY NAT GOULD



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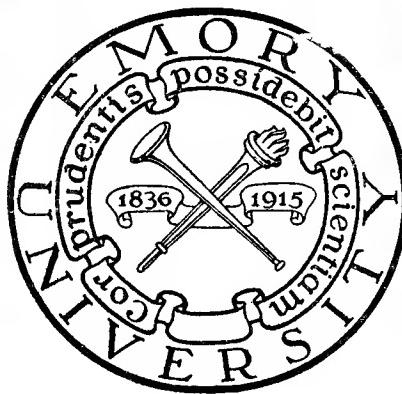
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## THE FAMOUS MATCH



# THE FAMOUS MATCH

BEING

*THE STORY OF A GREAT RACE*

BY

NAT GOULD

AUTHOR OF 'THE DOUBLE EVENT,' ETC.

LONDON

GEORGE ROUTLEDGE AND SONS, LIMITED

BROADWAY, LUDGATE HILL



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# THE FAMOUS MATCH

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## CHAPTER I.

‘ WHO IS SHE ? ’

IT was market-day at Kingston-on-Thames, and the scene was lively and animated. The usual Saturday morning crowd of well-dressed people gathered together to make purchases, gossip, and indulge in flirtations. Around the various stalls brisk business was going on, and the vendors were doing a thriving trade. There was very little noise save that caused by the traffic and the murmuring of many voices. None of the hoarse, peculiar cries connected with such a market held in divers places nearer London could be heard. It was an eminently respectable market, and Kingston prided itself on the fact. At one side of the market-hall flowers, shrubs, and a variety of ferns and plants were displayed. The fruiterers' stalls were crowded with tempting shows of luscious

fruit. Even the fishmongers' stalls were tidy and their stocks fresh and sweet, and the butchers displayed their meat with the attention to appearances of a West End establishment.

Although it had rained during the early part of the morning, the streets were comparatively clean, and daintily-clad ladies had only a bare excuse for displaying exquisite boots and well-shaped ankles, as they tripped jauntily across the market square.

Kingston is an interesting old town, and on Saturday morning it is seen at its brightest. Carriage folk came in from Esher, Hampton, Twickenham, Teddington, Surbiton, Richmond, and numerous other places, and helped to swell the throng. Towards noon the square became still more crowded, and at Nuthall's corner scores of bicycles were left in charge of the caretaker while their owners chatted to acquaintances or went into the famous confectioner's for refreshments. Young fellows in boating costumes strolled up from the Thames and mingled with the crowd. Ladies in becoming cycling costumes greeted numerous acquaintances and made appointments for 'runs' on Sunday. Gentlemen, with baskets on their arms, were hurrying towards the Griffin to deposit their unfamiliar burdens, except on this particular occasion, in their carriages and traps. Men who would have scorned the idea of carrying articles for home consumption on any other day in the week

thought nothing of doing so at Kingston Market. Parcels seemed fashionable, and carriages were turned into ‘delivery vans’ for the time being.

It was not that bargains were to be met with in the market ; on the contrary, full price was paid plus extra inconvenience. Still, everyone seemed brisk and happy, and thankful to have money to spend. It is very little use paying Kingston a visit on Saturday morning without well-lined pockets.

Many of the turn-outs attracted attention, and well-known people were alluded to in some such terms as : ‘That’s So-and-So. Very rich ? Oh yes. Heaps of money. They live at —— Lodge, and keep things going, I can tell you.’

Soon after the clock pointed to the hour of noon, a smart turn-out was driven along the market square by a lady who evidently knew how to handle the ribbons. She was stylishly dressed, and at her side sat a handsome young fellow about twenty years of age. The groom at the back was dressed in keeping with the turn-out, and was faultlessly attired. The cob the lady drove was a very dark brown, nearly black, with four white feet and a white star. He stepped well, and showed he had plenty of mettle and pace.

The lady drove the turn-out into the stable-yard of the Griffin, and then alighted. She was rather above the medium height, and wore a well-made, tight-fitting driving costume, which suited her figure

admirably. Her age might have been anything between thirty-five and forty, perhaps nearer the latter, but she bore her years well. She had a pleasant face, her features not being particularly well formed ; but there was a charm about them that was hard to resist. Her brown eyes were shaded by long lashes, and her hair was of a rare nut-brown shade. She wore very few ornaments, a handsome brooch at her throat being the most conspicuous.

The young fellow who stood by her resembled her in features and height and general bearing ; but he had not the firm, self-reliant look that was noticeable on the lady's face. He looked a young man to be easily led and dominated over by a stronger will than his own.

'Who is she ?' asked Wallace St. Omer of his friend Philip Noreys, as he watched the turn-out pass into the Griffin yard.

Philip Noreys laughed as he replied :

'So your interest is aroused at last. You take everything so uncommonly cool, and as a matter of course, that I began to think even the beauties of Kingston would fail to rouse you.'

'Who is she ?' asked St. Omer again.

'Curb your unwonted curiosity, my boy,' said Philip Noreys. 'You are not used to it.'

'Are you going to answer my question ? But perhaps you cannot do so,' said Wallace St. Omer, who had edged nearer the opening to the yard and was

looking at the lady whose name he was anxious to find out.

Philip Noreys was amused, for he knew it was something very much out of the common that would arouse his friend’s interest. He took a delight in delaying to satisfy his curiosity.

‘I can tell you who the lady is,’ said Noreys ; ‘and what’s more, I know her.’

‘Then, you are a lucky man,’ said St. Omer.

Philip Noreys laughed again, as he replied :

‘You do not, as a rule, find much attraction in the opposite sex. I am glad there is one lady who has interested you this morning.’

‘Tell me who she is, and have done with it,’ replied St. Omer. ‘Ah ! she is coming this way ;’ and he walked half-way across the square and then stopped.

‘Then, you do not want me to introduce you,’ said Philip Noreys in some surprise.

‘Not yet,’ replied his friend. ‘I may ask you to do me that favour another day.’

‘Why not to-day ?’ asked Noreys.

‘Because——’ he hesitated.

‘Go on,’ said Philip.

‘Because there’s such a crowd about, and I should have no opportunity of talking to her. It would be merely a hand-shake, a good-morning, and she would be gone,’ said St. Omer.

‘Smitten, by Jove !’ laughed Philip. ‘Take care, my friend. Widows are dangerous, and this one is

not of the marrying sort. Once bitten, twice shy. That's her case, I expect, and I don't wonder at it.'

'Again I ask you, Phil, who is she?' said St. Omer testily.

'It is Mrs. Boyce,' said Phil Noreys. 'She is a very wealthy widow. Keeps racehorses, shoots, rides, golfs, drives a four-in-hand as well as any fellow on the London coaches, and beat me badly at billiards on one occasion, and you know I am not a bad hand with the cue.'

'She looks it,' said St. Omer. 'She must be a splendid woman.'

'You are right there,' replied Philip. 'She is a splendid woman. She is not popular with her own sex, because most of the women around here are jealous of her. She's too straightforward for a lot of them, and has a habit of saying what she thinks and what she means, regardless of consequences. But the men like her, and, what's more, they respect her. She never makes a show of herself on a bicycle, but dresses as a woman ought to dress, and, upon my word, it is quite a relief to meet a woman in these days who does not fancy she's half a man.'

'That's the sort of woman to know,' said St. Omer.

'I'm sure you will like her. Of course you ought to know her, because there is no danger of your being regarded as a fortune-hunter. Lucky man to have made all those thousands in Australia!'

Wallace St. Omer seemed lost in thought, and his

face clouded. The light had suddenly died out of his eyes, and he looked a different man.

‘What’s the matter?’ said Phil. ‘You’re not well, old chap. Come across to the Griffin and have something to pick you up.’

‘Thanks, I will,’ said St. Omer; ‘I am subject to these feelings of faintness ever since I returned home. Foolish, is it not? but I really cannot help it.’

They went into the Griffin and had a couple of whisky-and-sodas.

As they stood at the bar they could overhear the conversation of two men next to them.

One of these men had a Jewish cast of features; the other man looked like a bookmaker’s clerk.

‘See him in the yard?’ asked the shorter man.

‘Yes,’ replied his companion with the Jewish features. ‘He’ll get into trouble one of these days will that young man. He borrows money right and left, and spends it like water. There won’t be much of his fortune left when he’s twenty-one.’

‘That happens next year, doesn’t it?’ asked the short man.

‘Yes,’ was the reply; ‘and I shall have a good picking out of it. He’ll have to borrow from his mother then. She’s got heaps, and a few thousands will not hurt her.’

‘They say she keeps a tight hand on the young un.’

‘Perhaps she does. She don’t know half his little

games, though. It's born in him. My eyes, what a holy bad lot his father was !'

Wallace St. Omer walked out of the bar, and his friend followed him.

'Who were they talking about ?' he asked.

'Mrs. Boyce and her son,' said Phil Noreys.

'Is that young fellow her son ?'

'Yes,' said Phil. 'His name is Oswald Boyce. He's not a bad sort , but I fancy he's mixed up with a rum lot of fellows. Bryan Boyce, his father, was an awful man. He rode as a gentleman rider, but he was a bigger sharper than many a turf scoundrel. They do say he treated his wife shamefully, and took the lad to all manner of low places merely to annoy her. Some pangs of conscience must have troubled him in the end, for he left his wife all his money —over a million, so I understand.'

'And you say she keeps up a racing establishment?' said St. Omer.

'An extensive one,' said Phil Noreys. 'She must have a score of horses in training, but she is no gambler. She's a real out-and-out sportswoman—races for the pure love of it.'

'And her son ?' asked St. Omer.

'I'm afraid he plunges. His father was a born gambler and utterly unscrupulous. What's bred in the bone, etc.,' said Phil.

'What induced a woman like that to marry such a man ?' said St. Omer.

‘Heaven knows,’ said Phil. ‘But there are heaps of strange marriages made, and there’s no accounting for tastes.’

Wallace St. Omer made no answer to this remark ; but the dark look came over his face again, and his hands clenched.

They walked round the market-place, and presently came across Oswald Boyce talking to two young fellows in boating costumes, and all three looked flushed and excited.

‘He’s had one or two,’ thought St. Omer to himself, as he looked at Oswald Boyce.

At this moment young Boyce caught sight of Phil Noreys, and came up to him.

After shaking hands with him, Phil said :

‘Allow me to introduce my friend Mr. St. Omer.’

Oswald Boyce grasped St. Omer’s hand and said :

‘I have heard of you before, Mr. St. Omer. You own the Australian horses Kooringa and Merriwa, do you not ?’

‘Yes,’ replied St. Omer with a pleasant smile. ‘I brought them over from the other side with me. I hope to win a few races here with them.’

‘And I hope you will succeed,’ said Oswald. ‘My mother will be interested to hear I met you. Will you come over with Mr. Noreys to Hanworth some-day. I am sure my mother will be pleased to see you. She is a great lover of horses, and you have,

no doubt, a large store of information to draw upon in that line.'

'I shall be very glad to come,' said St. Omer, and then he added hesitatingly: 'If your mother would not think it taking rather a liberty.'

'If your mother would have no objections——' said Phil Noreys.

'And what is it you fear his mother might object to, Mr. Noreys?' said a melodious voice, interrupting him.

'Good-morning, Mrs. Boyce,' said Phil, shaking hands with her. 'Your son asked my friend Mr. St. Omer and myself to pay a visit to Hanworth Park. I replied we should be most happy to do so if you had no objections. But allow me to introduce Mr. St. Omer to you.'

A strange tremor passed through Wallace St. Omer's body as he shook hands with Mrs. Boyce. She looked at him earnestly, and said:

'Your name is already familiar to me, Mr. St. Omer, and any friend of Mr. Noreys is welcome at my house.'

Wallace St. Omer stammered out his thanks in a confused manner and accepted her invitation. He did not appear to advantage, and he was conscious of it.

After a few minutes' conversation Mrs. Boyce and her son left them.

'What do you think of her?' asked Phil Noreys.

'I think she is a woman I could make a friend of,' replied St. Omer.

'Such friendships are dangerous,' laughed Phil.

'Not with such a woman as Mrs. Boyce,' replied Wallace St. Omer.

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## CHAPTER II.

### MRS. BOYCE AT HOME.

WHEN Bryan Boyce died, Ella Boyce's only feeling was one of relief. She was not sorry for his death at a comparatively early age, and it was not to be wondered at. She had now been a widow over two years, and had thoroughly enjoyed her freedom. The women said she was devoid of feeling, and the men smiled at the remark when they thought of Bryan Boyce.

Ella Boyce was married to Bryan Boyce because he was a rich young man. She had her own ideas on the question of love, but her mother crushed them, and sang in her ears the song of the worldly matron : 'Marry money, my dear, and if happiness follows, well and good ; if not, enjoy your wealth, and do the best you can for yourself.'

It was a long time before Ella could be brought to regard Bryan Boyce with any other feelings than repugnance.

'He looks like a low jockey,' said Ella, and her mother replied :

'He is a gentleman rider, my dear, and a very rich man.'

'What is the difference between a gentleman rider and a jockey?' asked Ella.

'One is a—well, a gentleman; and the other is a—a—oh, a jockey,' said Mrs. Coldfield.

Ella smiled and accepted this lucid explanation.

Mrs. Coldfield was determined Ella should marry Bryan Boyce, whose wealth was reputed to be enormous. She knew Bryan Boyce was a fast, dissolute young man, and that it was sacrificing a girl of eighteen to marry her to him.

Mrs. Coldfield, however, was always short of money, and her prospective son-in-law supplied her pressing needs occasionally.

'I'm paying cash down for Ella before I've got her,' he said one day to Mrs. Coldfield, 'so mind you stick to your bargain. I want Ella, and I'll do the right thing by her in the way of a settlement.'

Bryan Boyce got what he bargained for, and Ella became his wife before she was nineteen years old. They had one child, a boy, Oswald Boyce, and Ella lavished all her affection upon him. Her husband's conduct was infamous, but she bore it all bravely for the sake of the lad.

But Bryan Boyce was an adept in the art of matrimonial cruelty. When Oswald Boyce was in his

teens his estimable father commenced to show him round and ‘open his eyes.’

In vain did Ella plead with him to spare her son to her. He was deaf to all her entreaties, and wounded her deeply by telling her where he had taken the boy.

Alone with her son she had more influence over him than his father, but away from her he was nothing loath to follow the lead his father gave him. Ella Boyce fought hard to retain her hold over her son’s affections, and she succeeded. Just as she felt he was slipping from her grasp Bryan Boyce met with an accident in a steeplechase, and was brought home from Sandown a shattered man.

He lived for three months after the fall, and during that time he repented of some of his misdeeds. He sent for his lawyer, and left all his wealth to Ella as a recompense for the years of misery he had caused her.

Ella only half-believed his protestations of regret. She knew if he recovered he would not change his mode of life. He had been dangerously ill on a former occasion, and had acted in a similar manner. When he recovered he made up for lost time by insulting and humiliating his wife in every possible way. No one knew the sufferings Ella went through. She was a proud, sensitive woman, and easily wounded by such a man as Bryan Boyce. It was a merciful thing Ella Boyce had a son, or she would

have been tempted to throw off her allegiance to her husband.

Mrs. Coldfield could not understand her daughter.

'You ought to be grateful to me,' she said, 'for providing you with such a rich husband. He may be fast, but all men of wealth are more or less in the same boat. He allows you plenty of freedom, and you have heaps of money to spend. What more do you want ?'

'I want respect,' said Ella firmly. 'I am disgraced continually by my husband. The mere fact of being the wife of such a man lowers me in my own estimation. You are responsible for all my sufferings, and, if the time ever comes, I shall not forget it.'

And Ella Boyce did not forget it. When Bryan Boyce died, she gave her mother plainly to understand that the less she saw of her the better she would be pleased.

'You are an ungrateful woman,' said Mrs. Coldfield. 'I have made you one of the richest women in England, and you are not a bit thankful.'

'All the money in the world would be no compensation to me for the years of misery I have suffered,' said Ella.

Mrs. Coldfield was never invited to her daughter's house. If she came to see her, Ella received her, but did not press her to remain. Rage filled her mother's mean heart as she thought how small was her chance of benefiting by Ella's great wealth. As a matter of

fact, Mrs. Coldfield was worse off since Bryan Boyce's death than before. During his lifetime her son-in-law had allowed her an ample income, which her daughter had discontinued at his death. Bryan Boyce made no provision for her in his will, and this she put down to Ella's credit.

'It was your husband's intention to leave me well provided for,' said Mrs. Coldfield.

'I am not aware of any such intention,' replied Ella.

'Do you mean to say you are not going to allow me the same amount that your husband did every year?' asked Mrs. Coldfield.

'You have an ample income,' said Ella. 'I see no reason to continue the allowance.'

Mrs. Coldfield stormed and threatened. Finding this of no avail, she became tearful and pathetic. It was all to no purpose. Ella Boyce remained obdurate, and Mrs. Coldfield found her income reduced by more than one half.

Mrs. Coldfield's friends thought Mrs. Boyce's conduct inhuman and unnatural. Over afternoon tea, the ladies who assembled at Mrs. Coldfield's mourned with her over her lost shekels. They held up their hands in pious horror at such base ingratitude. 'And to think of it, dear Mrs. Coldfield! Why, she owes everything to you!'

That was exactly what Ella Boyce felt, only she regarded it from a different point of view. She did

owe everything to her mother, and she was not likely to forget it. She owed to her mother over eighteen years of misery, and she would never forget that. She owed to this much-to-be-pitied mother her lost youth, her bartered happiness, her deep and dire humiliation, and the stifling of all her girlish hopes and joys. When she looked at the self-complacent attitude of her mother, Ella Boyce felt she could never forgive her. It may have been wrong for her to harbour such feelings of resentment, but it was no more than her mother had a right to expect if justice were meted out to her. There is no worse crime a mother can be guilty of than the selling of an innocent girl for gold.

Mrs. Boyce did not mourn for her husband. She felt it would be a mockery and a sham to do so, and she hated all manner of shams. She paid him the outward respect due to his death, not to his life. She wore black for twelve months, and then cast it off with a feeling of intense relief. Then she commenced life again at nearly forty years of age. It was late to make a start, she knew; but she was a woman of energy and resource, and she had unlimited wealth at her command. The amount of Bryan Boyce's fortune had not been exaggerated, and his wife had the whole of it, subject to a payment of twenty-five thousand pounds to Oswald Boyce when he became of age.

Mrs. Boyce resolutely set herself to undo all the harm Bryan Boyce had done his son. She wished to

keep Oswald near her, and gradually wean him from fast ways. She knew how infatuated her son was with the turf, and, in order to lead him in the right direction, she kept all her husband's horses in training. She thought it would be far better for him to be interested in her horses than in those of other people. She encouraged him in all manly sports, and allowed him to bring his friends to her house.

Oswald Boyce loved his mother dearly, and had a great respect for her. He never brought to Hanworth any of his acquaintances who did not know how to behave in the presence of ladies. He knew many such young men, and they were always at a loss to account for their exclusion from Hanworth when Mrs. Boyce was at home. Occasionally Oswald Boyce had a party of these young fellows at Hanworth for shooting, but his mother was not present to receive them.

Bryan Boyce had instilled into his son an utter contempt for the value of money. The evil consequences of this it is easy to surmise. When alive, his father supplied him with an unlimited amount of money, but his mother made him what she considered an ample allowance, and requested him to keep within bounds.

Oswald Boyce tried hard—or thought he did—to live within his allowance, but he failed to do so. He spent his money in the same reckless way taught him by his father. He gave away sovereigns where

shillings would have been gratefully accepted, and helped friends out of troubles that were only imaginary and got up for the occasion. The 'allowance' lasted him three months out of the twelve, and Mr. Judah Salmon and others were called upon to furnish resources for the remaining nine.

The man with the Jewish cast of features that Wallace St. Omer and Philip Noreys heard talking in the Griffin bar was Mr. Judah Salmon. To this worthy representative of the tribe of money-lenders Oswald Boyce had been frequently, and never gone away empty-handed. Judah Salmon knew 'his marks,' and pronounced Mr. Boyce 'very good goods indeed.' Oswald Boyce alluded to the excellent Salmon as 'Judas,' and laughed when the money-lender said, 'Judah, Mr. Boyce, not Judas. I never sold anybody in my life.'

If Judah Salmon did not sell anybody, he sold something, and that thing was money. He knew the value attaching to a thousand pounds when a spendthrift young man like Oswald Boyce wanted it. A thousand sovereigns represent a thousand pounds to most people, but to Judah Salmon they generally represented nearer two thousand pounds when anyone wanted to borrow them.

'You're lending young Boyce a lot of money,' said his brother.

And Judah replied :

'That is so ; but he has excellent credentials. He

comes into twenty-five thousand pounds next year. That amount will cover the nine or ten thousand he has had from me.'

Mrs. Boyce knew nothing of these money-lending transactions, and Oswald kept her in the dark concerning them. It would have been far better for him had he confided in his mother, but he felt ashamed to do so.

'I'll square them all off when I come of age next year,' he said to himself, 'and I'll never borrow money again.'

How many men have said the same thing and gone back again to such men as Judah Salmon!

Mrs. Boyce thought a good deal about Wallace St. Omer when she returned home. His face impressed her. She fancied he was a man who, like herself, had been unhappy in his early life. There was a strange yearning look about his eyes which denoted he had not found life a bed of roses. She anticipated his visit with pleasure, for she felt sure he was a man who would interest her. She liked Philip Noreys well enough, but there was something about Wallace St. Omer that made him very attractive. From the brief glance she had caught of him at Kingston, she felt he was a man to be trusted. She saw he was confused when he spoke to her, and she was not ill-pleased at it. She gathered from it that she had made a favourable impression upon him, as he had upon herself.

Two days passed, three, four, five, and still St. Omer and Philip Noreys did not put in an appearance.

Mrs. Boyce was annoyed at the curiosity she felt to see this perfect stranger again.

'After all,' she thought, 'it is only natural I should feel some curiosity about such a man. He has had strange adventures, and his career is full of interest. The papers gave such startling accounts of him, and he is so different from what one would expect. He must be a brave man—he looks it.' 'Well, Oswald, what is it?' she asked, as her son came into the room.

'Only a letter by the second post, mother. It's from Phil Noreys. He's coming down with Mr. St. Omer to-morrow.'

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### CHAPTER III.

'YOU ARE A FORTUNATE WOMAN.'

HANWORTH HALL, the residence of Mrs. Boyce, was situated in Hanworth Park, a little over a mile from Kempton Park, and close to Sunbury and Feltham. The house was old-fashioned and had been built many years. The grounds were extensive, and several acres in the park went with the house. Bryan Boyce had spent most of his time at Newmarket, where he had a large establishment, and troubled his wife

with his presence at Hanworth as little as possible. The park was studded with fir-trees, and a long avenue of fine chestnuts lined the road between Feltham and the Kempton end of the park.

Mrs. Boyce was very fond of Hanworth Hall, although she had not many friends in the immediate neighbourhood. It was hardly possible for her to make many friends during her husband's lifetime, for his conduct was such that ladies did not care to meet him in his own house. Mrs. Boyce was not a woman who formed sudden friendships. She generally looked before she took a leap in this direction. If she did form a friendship it was generally lasting.

Oswald Boyce was the exact opposite of his mother in this respect. He was *hail-fellow-well-met* with the villagers at Feltham and elsewhere, and was pronounced '*a jolly good fellow*' accordingly. He found that '*being a jolly good fellow*' entailed the expenditure of a lot of money, but he never begrudged it and spent freely.

Philip Noreys and his friend Wallace St. Omer drove from Kingston to Hanworth, and received a hearty welcome at the Hall.

Oswald Boyce received them, and in a few moments Mrs. Boyce appeared. She was becomingly dressed, and Wallace St. Omer thought she looked even more attractive than when he saw her at Kingston.

After some general and commonplace conversation they went for a stroll in the grounds.

Wallace St. Omer walked with Mrs. Boyce, and Oswald and Philip Noreys went on ahead. St. Omer was interested in all he saw. The horses and the dogs he admired, and commented upon them in a way that denoted he knew what he was talking about. The conservatories were duly inspected, and also the aviary, in which Mrs. Boyce took an especial pride.

'I see you have some Australian birds here,' said St. Omer, pointing to a large cage of cockatoos and paroquets. 'If I had had the pleasure of knowing you before I left Australia, I could have brought you some fine specimens over with me. Why, you have actually got a couple of laughing-jackasses!' he added, as he saw two staid-looking birds with large beaks and owlish heads huddled together on the branch of a tree. 'They are famous birds to catch snakes. Their peculiar cry sounds weird in the lonely Bush at sundown. I have heard them many times, and when I have been alone and not in a pleasant frame of mind the laughing cry seemed to mock me and jar painfully upon my nerves.'

Mrs. Boyce looked at him curiously. He did not notice her look, for he was in deep thought. The birds had evidently aroused some unpleasant recollection.

'Your life in Australia has not been entirely happy,' she said in a sweet, mellow voice that roused Wallace St. Omer strangely.

'No,' he replied. 'But that was hardly to be

expected. I went out there very young and almost penniless. I had to fight my way through life alone from an early age. My parents died when I was barely in my teens. But this will not interest you,' he said. 'I am not accustomed to talk about myself.'

'But it does interest me,' she replied. 'You must have had many strange adventures in Australia. I am fond of adventures, more especially when the adventurer narrates in person.'

'I have had my share of ups and downs,' he said. Few men have roughed it harder than myself, and I am none the worse for it in health, although, perhaps, my temper has been spoiled and many illusions shattered. I was determined to conquer difficulties, and I did so. I nearly lost my life in my search for gold, but I found it, and now I am not a poor man.'

'Men who work as I am sure you have worked deserve all the wealth that is showered upon them,' she said. 'Wealth, however, does not always bring happiness.'

'It does not,' said St. Omer. 'But you are a very fortunate woman, and do not know what it is to fight and struggle with the world, only to find when the battle is won that the victory is useless.'

'So you think I am a fortunate woman,' said Ella Boyce. 'According to the creed of the world, I suppose you are right.'

'I have only to look around and see your beautiful home, your son, and your surroundings, to know that

you are a fortunate woman. Is it not so, Mrs. Boyce?"

'Perhaps you are right,' she said. 'I am richly endowed with this world's goods, and I have a dutiful and affectionate child—that is a great blessing to me. I should be a lonely woman indeed without Oswald.'

'I trust he will always prove worthy of his mother's love,' said St. Omer.

One of the laughing-jackasses gave his peculiar, weird laugh, and both Mrs. Boyce and St. Omer started at the sound, which seemed a bad omen following so quickly after Wallace St. Omer's remark.

'The birds seldom laugh,' said Mrs. Boyce. 'What a horrible noise!'

'They always laugh at inopportune moments,' said Wallace.

They passed out of the aviary and joined Oswald and Philip Noreys.

'Did you discover any Australian curiosities in there?' asked Oswald, nodding in the direction of the aviary. 'Mother is an enthusiastic collector of birds.'

'It is an excellent collection so far as I am able to judge,' said St. Omer. 'I was telling your mother, had I known her before I left Australia, I could have brought her some very good specimens over.'

'You brought over something of far more value than birds,' said Oswald, 'if all I hear be correct.'

'Did I?' said St. Omer, smiling; 'and, pray, what have you heard?'

'The Newmarket folk say that Kooringa and Merriwa are two very fine horses, and ought to do well in this country,' said Oswald.

'I think they will hold their own,' said St. Omer. 'I do not see why they should not do so. They are well bred, and have won some very fair races in the colonies.'

'You may have a chance if you do not run against some of the cracks Mrs. Boyce owns,' said Philip Noreys. 'I hear your colt Camp Fire has an excellent chance in the Derby.'

Mrs. Boyce laughed merrily as she replied :

'I am afraid Camp Fire's merits are not sufficiently well known for people to pass an opinion upon them. He has never appeared in public yet, so it is uncertain what he can do. Darrell has a good opinion of him ; but I am afraid my worthy trainer is prejudiced in his favour. Darrell persuaded me to buy Camp Fire when I paid a visit to the Childwick Stud, and he is naturally anxious the colt should turn out well.'

'He's a good bred one,' said Oswald, 'by Common out of In Bounds, by Hermit out of Boundary, by Stockwell.'

'You are a walking Stud Book,' said St. Omer with a laugh. 'I am afraid I shall not fly at such high game as Camp Fire with either Kooringa or Merriwa.'

'There's no telling,' said Phil Noreys. 'Australian

horses have done very well here, and Merriwa won the Melbourne Cup, which is your great race.'

'You have not seen my horses?' said Wallace St. Omer to Mrs. Boyce.

'No; but I should very much like to do so,' she replied.

'Mother is an excellent judge of a racehorse,' said Oswald.

'Then, I should like her opinion of Kooringa and Merriwa,' said St. Omer. 'They will both run at Kempton on Saturday, but as it is their first appearance, I do not suppose they will make much of a show.'

'How provoking!' said Mrs. Boyce. 'I shall not be at Kempton on Saturday. I have an important engagement on that date. Shall you send your horses down the day before?'

'I hardly know what Ray will do,' said St. Omer. 'I shall leave it to him.'

'You could stable your horses here for the night if you wished,' said Mrs. Boyce, 'and then I should see them before they went to the course.'

'A capital idea,' said Phil.

'It is very good of you to offer them stable room,' said St. Omer. 'I will write and instruct Ray to send them to Feltham the day before the races.'

'And you can drive over with Mr. Noreys and be present when I look at them,' said Mrs. Boyce.

Wallace St. Omer eagerly accepted the invitation.

After dinner Mrs. Boyce left the gentlemen together for an hour. During that time Wallace St. Omer discovered that Oswald Boyce drank more than most young fellows twenty years of age could stand. He did not like to see this handsome youth developing into a hard drinker, for that was what it would eventually come to, he thought. St. Omer was a temperate man and drank moderately, merely for the sake of doing as others did. He knew what a curse drink was when it laid hold of a man or a woman, for he had gone through a bitter experience of its effects.

Oswald Boyce talked freely as the wine passed, and St. Omer was surprised at the young fellow's knowledge of the turf and its ways. He wondered who could have taught him. It occurred to him, from a remark Oswald made, that it must have been Mr. Boyce who had acted as his son's Mentor, and he thought what a struggle Mrs. Boyce must have had to keep her son straight.

When they joined Mrs. Boyce, Oswald was flushed, but had all his wits about him, and he carefully concealed the effect the wine had upon him from his mother.

St. Omer watched him with considerable interest and thought :

'He'll want someone to look after him in a year or two, or I am much mistaken. He's very fond of his mother, but he's easily led.'

'Come and give me my revenge at billiards,' said Oswald to Philip Noreys. 'You beat me by a fluke the last time you were here.'

Noreys looked at Mrs. Boyce, who said :

'If Mr. Noreys would like a game with you, Oswald, I have no objections, but please excuse me from watching the performance.'

'All right, mother,' said Oswald ; 'we'll leave Mr. St. Omer to entertain you with some wild tales of adventure in the Australian Bush.'

When they had left the room, Mrs. Boyce said :

'I like my son to have all the amusement and pleasure he can at home. He had not a very good example set him in his younger days, and I am trying to teach him that amusements were intended for use, and not abuse.'

'It is a wise plan,' said St. Omer. 'If young fellows of your son's age found more amusements at home, they would not be inclined to seek them elsewhere. He seems very fond of horses and racing.'

'He is,' said Mrs. Boyce. 'His father is mainly responsible for that, although I honestly confess I take a great pleasure in racing.'

'Racing is a splendid sport,' said St. Omer. 'I have always been passionately fond of it.'

'And what about betting?' said Mrs. Boyce.

'I have made heavy wagers in my time,' said St. Omer ; 'but it would be something out of the common

that would tempt me to do so now. I think I shall be inclined to bet again if I see Camp Fire fit and well on Derby Day.'

'Oh, you must not bet on Camp Fire!' said Mrs. Boyce. 'I should be sorry if a horse of mine induced you to bet again. I never bet myself.'

'If I backed Camp Fire, I should do so because I hope to see you win the Derby,' said St. Omer.

'I would give a good round sum to win the Derby,' said Mrs. Boyce enthusiastically. 'It is the one race I do want to win.'

'And I am sure I hope your desire will be gratified,' said St. Omer.

On their return to Philip Noreys' house at Kingston, Wallace St. Omer thought for a long time over his visit to Hanworth Hall. Mrs. Boyce interested him, and so did her son. He had heard from Philip Noreys what sort of a man Bryan Boyce had been, and the kind of life he had led, and he pitied Oswald Boyce for having had such a bad example set him.

'Her whole heart and soul is bound up in that young fellow,' thought St. Omer. 'If I have the chance to keep him straight, I will do so. It would be a thousand pities for him to go wrong.'

Wallace St. Omer, however, knew it was for Oswald Boyce's mother's sake he would try and help him to keep straight.

## CHAPTER IV.

## BRED IN AUSTRALIA.

WHEN Fred Ray, St. Omer's trainer, received instructions to take Kooringa and Merriwa to Hanworth Hall, he was surprised, and not overpleased. Fred Ray and Ben Darrell had been great rivals during the past five or six years. Ray had learned most of what he knew about training horses in Darrell's stable, where he was employed for several years. Ray was a useful, competent man, and when he left Darrell, to start as a trainer on his own account, the elder man was annoyed. He pressed Ray to remain with him, but failed to induce him to stay.

'I feel confident I can do well on my own account,' said Fred. 'And you cannot blame a man for wishing to get on.'

Ben Darrell did not deny the force of this remark, but he was very sore about Ray leaving his stables. Fred Ray was some time before he obtained a footing amongst the Newmarket trainers. It was a hard struggle for him, and he had some difficulty in obtaining any horses, and what he did get in his stable were only second-raters, owned by men who were not overparticular in their turf transactions. Ray knew such men would not do him any good, and when the opportunity arrived he asked for their horses to be removed.

Ray's brother went out to New South Wales early in life, and had obtained a good place in one of the big stables at Randwick. In time he started on his own account, and when St. Omer took to the turf, he sent his horses to William Ray to be trained.

It was through his brother in Sydney that Fred Ray got his first rise in the training world. William Ray heard of three good horses going to England, and he managed to secure the training of them for his brother. Fred Ray did well with them, and won several races, and this gave him the start he desired. When a man trains a few good winners it attracts the notice of owners, and remarks were made about the splendid condition in which Fred Ray sent his horses to the post.

Sir Kenneth Denver, a well-known horse-owner, and a heavy backer, took a fancy to Ray, and sent him four horses to train. These horses were not the best he owned, but he wished to see how Ray would manage them. One of these horses, The Spot, Fred Ray had a good opinion of, and told Sir Kenneth Denver it was likely to win a fair race.

Sir Kenneth laughed, and expressed his disbelief in The Spot's ability.

'I'll try him in a selling race,' he said.

And he did. The Spot won easily; Sir Kenneth landed a fair stake, and bought the horse in at a reasonable figure. Since that time The Spot had

won no less than ten minor races, and this increased the Baronet's confidence in his trainer.

Sir Kenneth being Fred Ray's principal patron, he naturally consulted him about taking Wallace St. Omer's horses into his stable.

'Who is Mr. St. Omer?' asked Sir Kenneth.

'He is an Australian gentleman,' said Fred Ray, 'a very wealthy man, and my brother trains for him in Sydney. One of the horses he wishes me to take must be a real good one, as he won the Melbourne Cup with him. My brother says both horses will win races here.'

'I see no objection to your taking Mr. St. Omer's horses,' said Sir Kenneth. 'But bear in mind that I do not care for too many people knowing what my horses can do.'

Sir Kenneth Denver had known Bryan Boyce well, and also his wife. He despised the husband, and pitied the wife, and when Bryan Boyce died, Sir Kenneth waited a year and then proposed to Mrs. Boyce. His offer was rejected, but in such a manner that it did not wound his feelings, and even left him with a lingering hope that at some future time he might be more successful. He had remained good friends with Ella Boyce, and Oswald was partial to his society.

Sir Kenneth Denver and Wallace St. Omer did not often meet, but what little Sir Kenneth had seen of the Australian he liked. He soon found out that

Wallace St. Omer's wealth was not imaginary, and that he was interested in several good mines in West Australia.

Fred Ray soon discovered that Kooringa and Merriwa were about the two best horses he had in his stable, and he was especially fond of Merriwa. Sir Kenneth Denver had seen the Australian horses at work, and did not seem impressed with their style. He was prejudiced against them, as most Englishmen are, and thought them rather common-looking. Ray said very little about them, and kept his opinion to himself.

Ben Darrell, however, was too good a judge of horses to make any mistake about such a pair as Kooringa and Merriwa. He saw them at work, and knew Fred Ray would make something out of them. He determined to watch them closely, and profit by what he saw. Ray had kept a strict watch on Darrell's horses, and had come to the conclusion that Camp Fire had a winning chance in the Derby. So far Fred Ray had not succeeded in getting anything approaching a Derby winner in his stable, but he thought Merriwa would hold his own with Camp Fire, even if Mrs. Boyce's colt did win the big race at Epsom.

Fred Ray did not like the idea of Wallace St. Omer being on intimate terms with Mrs. Boyce and her son. He knew Mrs. Boyce well by sight, and thought her a handsome woman, and he did not care

for Mrs. Boyce to gain stable secrets from Mr. St. Omer. When he received instructions to send Kooringa and Merriwa to Hanworth Hall, he felt it was like marching into the enemy's camp.

'If he's going to tell Mrs. Boyce all about the horses,' said Ray to himself, 'he might just as well go over to Darrell and tell him.'

The horses having been ordered to Hanworth, Ray thought he would go with them, 'just to keep an eye on the situation.'

The afternoon before Kempton races Kooringa and Merriwa arrived at Feltham, and were ridden through the village to Hanworth Hall.

Wallace St. Omer and Philip Noreys were there when the trainer arrived with the horses, accompanied by a couple of stable lads.

The horses were taken round to the stables, and Wallace St. Omer followed them.

'I asked you to bring the horses here,' he said, 'because Mrs. Boyce wished to see them, and she is not going to Kempton to-morrow.'

'As you requested me to come over to-day,' said Ray, 'I did so, but I should have preferred taking the horses straight to the course.'

'They'll take no harm here,' said St. Omer.

'I'm not afraid of that,' said Ray, and hesitated as though he wished to say something more.

Wallace St. Omer saw the trainer had something on his mind, and said :

'If you wish to say anything, do so.'

'Well, it's this way,' began Ray. 'You see, Ben Darrell trains for Mrs. Boyce, and Darrell and myself do not hit it off very well. We don't quarrel or anything of that sort, but we are rivals. He thinks he taught me all I know, and that makes him wild when I beat him. If you will pardon my saying so, I would advise you not to tell Mrs. Boyce anything about the horses in my stable. Sir Kenneth Denver is a friend of Mrs. Boyce, as you may be aware, but he never says anything about the horses, I am sure.'

Wallace St. Omer laughed. He saw that it was merely Ray's jealousy of Ben Darrell that caused him to administer this caution.

'Mrs. Boyce will not try and worm any stable secrets out of me,' he said. 'You may rest satisfied of that. I merely asked you to bring my horses here so that Mrs. Boyce might see them. As they are running at Kempton to-morrow, it is not out of your way.'

Fred Ray was only half satisfied. He thought if Mrs. Boyce asked questions Mr. St. Omer would answer them.

'Let the lads bring the horses round to the front of the house when they are ready,' said St. Omer. 'Mrs. Boyce can see them on the lawn.'

'Very well, sir,' said Ray, and proceeded to have Kooringa and Merriwa unrugged.

When the horses were brought on to the lawn,

Ray led Merriwa, and he was proud of the horse's looks.

'She'll have to acknowledge that even Darrell couldn't have put a better polish on him,' he said to himself.

Mrs. Boyce gave an exclamation of surprise when she saw the two beautiful thoroughbreds brought out for her inspection.

'And were those horses bred in Australia?' she said in astonishment.

'Yes,' replied Wallace St. Omer, smiling; 'there is no doubt about that. I bought them as yearlings, and brought them over here with me.'

'What beautiful horses they are!' she said. 'I must look at them closer.'

She walked down the terrace steps on to the lawn, and went towards the horses, followed by St. Omer, Philip Noreys, and her son. She patted the horses' necks, and admired their sleek, shining coats, and then eyed their various points critically.

Kooringa was a chestnut, with a white star and one white hind stocking. He stood a shade over sixteen hands, and was strongly yet gracefully built. Merriwa was a bright bay with black points, just sixteen hands, and a more perfectly-shaped horse it would have been hard to find.

It was Merriwa that eventually riveted Mrs. Boyce's attention.

'He is a splendid horse,' she said; 'and what

grand condition he is in ! He does you credit, Ray. I have heard from my trainer that you are clever with horses.'

Fred Ray was pleased at the compliment paid him as to the horses' condition, but he did not care to hear that Darrell had spoken of him as being clever. He knew the patronizing manner in which his rival would make the remark.

'I am glad you are pleased with them,' said St. Omer. 'I can assure you some grand horses are bred in Australia.'

'I can quite believe that after such evidence as the presence of Kooringa and Merriwa affords. It is very kind of you to have had them brought here.'

'Not at all,' said St. Omer. 'I am only too happy to give you a moment's pleasure.'

A faint blush spread over Mrs. Boyce's face at his remark. He seemed to be so very much in earnest in what he said.

'Walk them round,' he said to the trainer, and the horses moved round the lawn.

'How quiet and well-mannered they are !' said Mrs. Boyce.

'Not a particle of vice about either of them,' said St. Omer. 'They behaved splendidly during the voyage, and were great pets with the passengers.'

It would have been a difficult matter to have found fault with the horses as they moved round the lawn.

Fred Ray, however, was glad when they were back in their stables.

'She's fairly in love with Merriwa,' thought Ray. 'I hope she will not try and buy him. I should like to have a dash at Camp Fire with him if the colt wins the Derby.'

The Australian-bred horses made their first appearance on an English racecourse at Kempton Park the following day, Kooringa in the Sunbury Plate, and Merriwa in the Park Stakes.

Kooringa did not gain a place, but Merriwa ran second in a big field, beating some good performers.

'By Jove! he's better than I thought him,' said Sir Kenneth Denver. 'Shouldn't mind owning him. I wonder if St. Omer would sell him? Don't suppose he'd care about it after the trouble of bringing him all those thousands of miles.'

Wallace St. Omer was pleased with Merriwa's performance, and Oswald Boyce thought to himself after the race:

'I must be on that fellow next time he runs.'

Fred Ray expected Merriwa to run forward, and was quite satisfied with what the horse had done.

'I'll cut Ben Darrell's comb before long,' he chuckled to himself. 'He'll not like me taking him down with an Australian-bred one. The worst of it is, if Mr. St. Omer falls a captive to the charms of Mrs. Boyce, he'll not care to see his horses beat hers. She must think him a fine, handsome man compared

with Bryan Boyce. What a beauty he was, to be sure! But he's gone, poor beggar! and I'll not malign him, only I shouldn't care to speculate as to where he's gone.'

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## CHAPTER V.

### A TRAGEDY IN MELBOURNE.

KING OF CLUBS won the Melbourne Cup ten years before Wallace St. Omer arrived in England. The King's Cup, as it was often called, was not very different to other races for the great Melbourne event. King of Clubs did the bookmakers a good turn, and very few backers won money over the victory. Wallace St. Omer was one of the lucky minority, and report credited him with landing a big stake. His winnings were, however, exaggerated, as they generally are. The big losses are seldom alluded to, but a win is magnified and talked about and paragraphed in the newspapers to such an extent that the winner is almost induced to believe he really won the amount stated, and he does not take the trouble to contradict the report.

It was about this time that Wallace St. Omer's fortunes commenced to mend and led him on to wealth, when he struck it rich at Coolgardie, two or three years after King of Clubs won the Cup.

The night that King of Clubs won the Melbourne Cup a terrible tragedy occurred in the city. A man was found dead on the St. Kilda road with a dagger in his heart, and Nina Standon, the daughter of a well-known member of the Melbourne Stock Exchange, was discovered dead on the sofa in the drawing-room of her father's house, also stabbed to death.

This double tragedy created an immense sensation, and quite put in the shade the victory of King of Clubs in the Cup. The sole topic of conversation at the clubs and elsewhere was about the tragedy, for Craven Standon, the father of the murdered woman, was one of the richest and best known men in Melbourne.

Although Craven Standon's reputation as a thoroughly trustworthy man in business transactions was never questioned, his private life did not bear strictly inquiring into. It was generally known that his wife pined away and died at an early age, owing to her husband's neglect and open infidelities. She left behind her one child, Nina, who inherited more of her father's disposition than her mother's. She grew to be a fine handsome woman, free and easy in her manners, and her father allowed her to do pretty much as she wished. Such a woman, rich and attractive, was sure to have numerous admirers.

Wallace St. Omer became acquainted with her father, and Craven Standon took a great fancy to

him. The stockbroker always preferred the society of men who had fought hard battles with the world and come out of the struggle victorious. He trusted such men, and generally found his faith in them not misplaced. When he had tested Wallace St. Omer and found the experiment satisfactory, he invited him to his house.

Craven Standon resided in a large mansion standing in its own extensive grounds on the St. Kilda road. The house stood back from the road, and was hidden from view by a high fence and numerous trees. Considering it was so near the main road, it was a very secluded house.

Wallace St. Omer was attracted by Nina Standon. During his rough life in Australia he had not come across many women of Nina Standon's stamp. She was well educated, and knew how to make the most of the many advantages she possessed. Her father favoured Wallace St. Omer's attentions to Nina, although she did not give him much encouragement.

Nina Standon's admirers, Wallace St. Omer quickly discovered, were numerous. He saw his chance with her was not good, but he determined to make the most of his opportunities, and he held a strong card in his hand, because her father was on his side.

Roland Graves was Nina Standon's favoured admirer. He was a good-looking man, and a partner

in his father's business in Collins Street. Roland Graves had a passionate nature, and he fell very much in love with Nina Standon, which was not good for him, and not calculated to ensure his peace of mind.

Nina Standon saw she had Roland Graves completely at her mercy, and used her power accordingly. She was fond of him in a selfish way, but not in love with him; indeed, for the matter of that, she had never been in love with any man. Roland Graves was devoted to her, and deserved a better fate than was in store for him. It tortured him to see Nina Standon on terms of familiarity with other men. He almost hated her when he saw her bestow her smiles on others. Of Wallace St. Omer he was especially jealous, for he knew Craven Standon favoured St. Omer's suit. Nothing pleased Nina Standon better than to play off Wallace St. Omer against Roland Graves. It was a dangerous game to indulge in, did she but know it. Wallace St. Omer was a determined man, and Roland Graves rash and impetuous, and soon thrown off his balance. There was no love lost between the two men, for they knew they were rivals, and Nina Standon was amused at their evident dislike of each other.

A week before King of Clubs won the Cup, Wallace St. Omer and Roland Graves openly quarrelled. St. Omer had proposed to Nina Standon, and although he had not received a wholly favourable answer, she

had given him to understand she was not indifferent to him. Roland Graves also proposed, and received an equal amount of encouragement, but he was not satisfied with it. Roland Graves sought out Wallace St. Omer, and, without any beating about the bush, asked him what his intentions were regarding Nina Standon.

'You have no right to question me,' said St. Omer, 'and I feel inclined not to answer you; however, as you are so anxious to know my intentions, I may inform you that I have proposed to Miss Standon. She has not accepted me, but I have reason to believe she will do so.'

'You have no grounds for making such an assertion,' said Graves angrily.

'Indeed!' said St. Omer. 'Perhaps she has accepted your offer,' he added sneeringly.

'I intend to marry her,' said Roland Graves.

St. Omer laughed mockingly, and said :

'If she will have you. Don't forget the lady has a say in the matter.'

'You had better take care how you act in this affair,' said Roland Graves. 'I have known Miss Standon longer than you, and we have been regarded as lovers for some time. I am not so easily thrown over as you seem to think.'

'Pray do not excite yourself on my account,' said Wallace St. Omer. 'I am quite capable of taking care of myself.'

More angry words passed between them, and then Roland Graves left. No one overheard their conversation, as Roland Graves called to see St. Omer at his private rooms in Scott's Hotel. The hall-keeper, however, noticed that Roland Graves was very excited, and walked out of the hotel in a furious manner. He knew him well by sight, and commented upon his conduct to the barman in the smoking-hall.

On Cup Day Craven Standon drove his daughter to Flemington. During the day he met some friends from Sydney, who asked him to dine with them at Menzie's Hotel. He accepted the invitation, and told Nina to drive home with the groom. After the races she was about to start, when, curiously enough, Roland Graves and Wallace St. Omer came up to her carriage almost at the same moment. They stood one on each side talking to her, and neither of them seemed inclined to give way.

'My father tells me you had a big win over King of Clubs,' she said to St. Omer. 'I must congratulate you. Very few people had the luck to back the horse. Were you one of the lucky ones, Mr. Graves?'

'No,' replied Roland Graves savagely. 'My luck has been out in many ways lately.'

'I am sorry to hear that,' she said sweetly. 'Perhaps there will be a change for the better soon.'

She did not care to favour one man more than the other, but she would have liked Wallace St. Omer to

drive her home. She refrained from asking either of them, and said :

'I must go home now. Perhaps I may see you during the evening.'

She looked at Wallace St. Omer as she spoke, but, before he had time to reply, the spirited and impatient horses started off.

When the carriage drove away the two men stood facing each other for a few moments. Roland Graves gave Wallace St. Omer a look of deadly hate, and then, turning round, walked quickly away.

'What an amiable young man,' said St. Omer to himself. 'I believe he would like to murder me if he dared. His looks were bad enough, anyhow.'

It was late at night when Craven Standon arrived home in a hansom. He let himself in, and went into the dining-room. He rang the bell, and ordered a whisky-and-soda, and said to the man who brought it:

'Has Miss Standon gone to her room ?'

'I do not know, sir,' was the reply ; 'but I will inquire.'

'Has anyone been here ?' he asked.

'Mr. Graves called, but he did not remain long. He was in the drawing-room with Miss Standon. He did not come till late,' said the man.

'I will go into the drawing-room,' he said. 'Perhaps my daughter is there still.'

Craven Standon picked up the glass, and drank

the contents. He then walked into the drawing-room, where the lights were full on. He looked round, but did not see Nina. Then he saw the screen was placed in front of the sofa.

He drew back a fold of the screen, and then gave a loud cry of alarm, which brought the man-servant into the room at once.

Nina Standon lay on her back on the sofa, with the blood trickling from her breast. Her clothes were stained with blood, and there was a deep, dark spot on the carpet. She was dead, but life had not been extinct very long.

Craven Standon was well-nigh paralyzed at the terrible sight, but he soon mastered himself, and said, in a hoarse voice :

‘There’s been murder done here, Roberts. Don’t rouse anyone. Go outside and find a constable. Bring one even if you have to go to Melbourne for him. I will wait here.’

The terrified man hurried out of the house and along the St. Kilda road, leaving Craven Standon beside the body of his daughter.

Roberts hurried along the road at his best pace. He had not gone more than half a mile, when he saw near a gas-lamp the form of a policeman bending over something on the footpath.

The constable looked up as Roberts approached, and said :

‘Give me a hand here; there’s been murder done.’

Then, seeing who it was, he added : ‘What brings you along here at this time of night, Roberts ?’

‘You may well ask that,’ said the man. ‘Miss Standon has been stabbed to death, and Mr. Standon ordered me to go for a constable at once.’

The constable sprang to his feet.

‘Stabbed, did you say? So has this man been stabbed. It is Mr. Roland Graves.’

Roberts could not repress an exclamation of horror as he stooped and looked at the dead man’s face.

‘He was at our house an hour ago,’ said Roberts.

‘With Miss Standon?’ asked the constable.

‘Yes.’

‘And she is stabbed to death?’

‘Yes.’

‘Then I’ll bet the same man murdered both of them, and used the same weapon,’ said the constable.

‘There’s been no one else at the house to-night but Mr. Graves.’

‘How do you know?’ said the constable sharply. He did not care to have his theory upset.

‘Because I’ve been in all night,’ said Roberts; ‘and no one could come in without my knowing it.’

‘Or go out?’ asked the constable.

‘I did not see Mr. Graves go out, but I heard the door bang when he went. He slammed it hard,’ said Roberts.

‘Hum!’ said the constable, thinking the matter out. ‘There’s been a struggle here,’ he went on

'and I want you to go on until you meet another constable. I can't leave here until the Inspector comes. This is a grave case. Tell the next officer you meet to go to Mr. Standon's, and then go on to the police-station for the Inspector.'

'All right,' said Roberts. 'I'll be as quick as I can.'

He left the constable carefully examining the ground, where it was evident a struggle had taken place.

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## CHAPTER VI.

### SHROUDED IN MYSTERY.

'I HAVE brought you the paper, Mr. St. Omer,' said the chambermaid, as she put down the hot water at St. Omer's door. 'There was a terrible murder last night in Melbourne, and James said you knew the lady.'

'Thanks,' said St. Omer, who was only half awake. He got out of bed leisurely, stretched himself, and then opened the door and took in the hot water and the paper.

It was a hot, sultry morning, and he sat on the edge of the bed in his pyjamas and opened the copy of the *Argus* the servant had brought him.

The large black headlines stood out in bold relief on the opposite page to the leading article.

'Awful tragedy last night,' he read. 'Two people killed. Both well known in society. Was it murder? Miss Standon stabbed to death at her father's house. Mr. Roland Graves found dead on St. Kilda Road.'

Such were the startling headlines that met Wallace St. Omer's eyes as he opened the paper. For a few moments he was too dazed and stunned to realize what had actually happened. Could this horrible thing be true? He read the headlines again, and then the particulars of the tragedy, which were necessarily brief owing to the hour at which the news reached the office of the paper. It was announced that a second edition would be issued as speedily as possible, when a fuller account of the tragedy would be given and a sketch of the spot where the body of Mr. Graves was found.

Wallace St. Omer rang the bell, and when it was answered asked for a second edition of the *Argus* to be obtained the moment it came out.

He sat down again to think the matter out. He came to the conclusion that Roland Graves had gone to see Miss Standon after the races, that they had quarrelled, and that Graves, in a fit of jealous frenzy, had stabbed her, and then stabbed himself.

Roland Graves, however, had been found dead a long way from Craven Standon's house, and much nearer Melbourne. The question occurred to Wallace St. Omer: 'Why had Roland Graves walked all that

distance before killing himself, and what could be the meaning of the signs of a struggle around the place?' He was too shocked by the terrible nature of the tragedy to think or reason clearly.

'Good God!' he said to himself, 'I was only prevented by an unexpected meeting from going to Standon's last night. Had I done so, I might have been implicated in the crime.. Poor Standon! it will be a terrible blow to him. To think of that bright, happy woman being struck down in this way! Oh, it is horrible!' he said with a shudder. 'Poor Nina! I am afraid I did not love her very dearly, or I should go mad. It's an awful shock, though. The more I think about it, the more awful it appears. I must call and see Craven Standon. He'll want someone to be near him. The shock of finding her dead on the sofa would be enough to turn his brain.'

Wallace St. Omer dressed and went downstairs. He had a stiff soda-and-brandy, but could not eat any breakfast. The second edition of the paper arrived, and he read the further particulars. There was no clue given as to the perpetrator of the murders, but it was clear the police did not think Roland Graves committed suicide.

Wallace St. Omer engaged a hansom and drove to Craven Standon's house. He was admitted, and in a few minutes Standon came into the room, and, walking straight up to Wallace St. Omer, said these extraordinary words in a meaning voice :

'Do you know anything about this awful affair ?'

Wallace St. Omer looked at him in amazement, and said :

'What do you mean ? I know nothing of the affair except what I have read in the papers.'

Craven Standon still stood looking at St. Omer in a peculiar manner, and the latter burst out :

'Good heavens, man ! you look as though you thought I had a hand in this awful business.'

'Roland Graves was your rival,' said Craven Standon. 'I believe he stabbed my daughter. The next question is, Who killed Roland Graves ?'

'If he murdered your daughter he deserves his fate,' said Wallace St. Omer ; 'but you surely do not think I had a hand in it.'

'You think he deserved his fate?' asked Craven Standon in a hollow voice.

'If he so cruelly stabbed your daughter, I, for one, have no pity for him,' said St. Omer.

'What made you come here this morning ?' asked Standon.

'To see you—to offer you my help if you need it,' said St. Omer.

'Inspector Charlwood has been here,' said Craven Standon. 'He asked me if my daughter had other admirers besides Graves.'

'And you said——' asked St. Omer.

'I told him the truth,' said Standon. 'I said yourself and Roland Graves were rivals for her hand,

and that I favoured your suit. He asked me all sorts of questions as to whether you were on friendly terms with Graves, and so on. I replied that I did not think you were very friendly, but that there was no quarrel between you. I am telling you this because the Inspector is bound to question you. It was his questions that led me to think of you in connection with this awful business.'

Wallace St. Omer remained silent for some minutes. He thought :

'If Craven Standon can for one moment suspect me of having a hand in this affair, what will Inspector Charlwood think ?'

He looked Craven Standon straight in the eyes, and said :

'As there is a God above us, I swear I knew nothing of these terrible deeds until I saw them in this morning's paper.'

'I believe you,' said Standon ; 'but I was inclined to doubt you when the Inspector questioned me.'

'I would have given my life freely to have saved your daughter,' said St. Omer.

Craven Standon said quickly :

'Not my daughter. Not for one moment have I thought you had a hand in slaying my child. I know you too well for that.'

They remained standing for a few moments, and then Craven Standon said in a low voice :

'Would you like to see her? She looks very peaceful and beautiful.'

Wallace St. Omer bowed his head, and his body trembled with the suppressed feelings within him.

Craven Standon left the room, and St. Omer followed him. At the door of the drawing-room a constable stood on guard.

'May we go in,' asked Standon.

'Yes, sir,' said the officer, opening the door and following them into the room.

Everything remained exactly as it was when Craven Standon found his daughter dead.

Wallace St. Omer looked upon the face and form of the woman he had asked to be his wife not many days before.

Nina Standon's face wore a calm, smiling expression, and it was hard to believe her dead. A flood of memories rushed over Wallace St. Omer's brain as he looked at her. In his heart he cursed the dead man who had, so he believed, so foully murdered her. Why had Roland Graves done the deed? Perhaps Nina had taunted him, and said she preferred him—Wallace St. Omer. Perhaps the mention of his name had led to her death. He had never loved Nina Standon living as he loved her now, as he gazed upon her dead. No word was spoken between the two men. They looked upon her in silence, and in silence left the room.

'Can I be of any service to you?' said St. Omer

when he was in the hall. Mechanically he picked up a hat from the hat-stand and held it in his hand.

'No, thank you, St. Omer. It is very good of you to call, but I prefer to be alone with my sorrow.'

Wallace St. Omer looked at the hat in his hand, and saw it was covered with dust and dinted at the side. He put it down and took up his own hat.

'I dined at Menzie's last night,' said Craven Standon with the ghost of a smile, as he pointed to the hat.

Wallace St. Omer walked along the St. Kilda road toward Melbourne. He felt action of any kind would be good for him. When he reached the spot where the body of Roland Graves was found, he saw Inspector Charlwood and two detectives together with a couple of constables, and a small knot of curious people.

The Inspector knew Wallace St. Omer, and advanced to meet him.

'This is an awful affair,' he said to St. Omer.

'Terrible,' he replied. 'I have just been to see Mr. Standon.'

'Poor man ! it's a terrible blow for him.'

'It is,' said Wallace St. Omer ; 'and for myself, too.'

'When can I have a few words with you ?' said Inspector Charlwood.

'Now, if you wish,' said St. Omer. 'There are not many people about.'

Inspector Charlwood cross-questioned Wallace St.

Omer as to his relations with Miss Standon and Roland Graves.

'Do not answer my questions unless you wish to do so,' said the Inspector.

'Why should I not answer them?' said St. Omer.  
'I have nothing to conceal.'

He then related to Inspector Charlwood how he had quarrelled with Roland Graves, and was the dead man's rival for Miss Standon's hand.

'I am afraid you will have to be present at the inquest,' said the Inspector.

'Why?' asked St. Omer in surprise. 'I know nothing at all about the horrible affair.'

'Perhaps not,' said Inspector Charlwood; 'but it will be better for you to give an account of your proceedings last night. It is well known that you were not on good terms with Mr. Graves, and also that you were familiar with Miss Standon.'

'But surely that does not connect me in any way with the crime,' said Wallace St. Omer.

'Not exactly,' said Inspector Charlwood. 'I will, however, be quite frank with you, Mr. St. Omer. You were seen by one of my men hurrying down Collins Street last night about an hour after the murder was committed.'

'I went to see a friend after I left the club,' said Wallace St. Omer.

'It will be the best plan for you to state publicly exactly where you were last night.'

'That I can easily do,' said St. Omer, and Inspector Charlwood gave a relieved smile.

The inquest was duly held, and Wallace St. Omer gave his evidence in a straightforward manner. There was, however, a considerable discrepancy in the time as stated by the constable who saw him in Collins Street and that given by St. Omer. On this point St. Omer was cross-examined severely, but he adhered to his statement that it was nearer midnight than one o'clock when he went down Collins Street.

'I was walking rapidly because I was in a hurry to reach my hotel. I had been to see a lady friend from Sydney. No, I would rather not give her name or address. I went to see her on a very delicate matter that concerned her happiness, and I cannot give her name, as it might compromise her.'

On this point Wallace St. Omer remained firm, and his refusal did not tell in his favour. He was censured by the coroner for declining to answer the questions put to him. The jury refused to return anything but an open verdict in each case. There was no direct evidence that Roland Graves stabbed Nina Standon, although the statements made pointed strongly to such an assumption. Roland Graves' father was a much-respected man, and perhaps, as he was on familiar terms with several of the jury, this had something to do with the verdict.

The expert evidence clearly proved that Roland

Graves did not take his own life, and Inspector Charlwood was strongly of opinion that a struggle took place, that the dagger was snatched from Roland Graves' hand, and that he was stabbed with it. The Inspector was also of opinion that Roland Graves stabbed Nina Standon with the same weapon he himself was killed with.

After the inquest it was left to the police to try and discover the true story of the double crime.

Inspector Charlwood was an astute, clever man, and his own theory he kept to himself. He blamed Wallace St. Omer for declining to answer certain questions at the inquest, but he did not think he had any hand in the crime.

St. Omer, however, soon discovered that a good deal of suspicion was cast upon him, and he resented it. It was owing to these unjust and unpleasant suspicions that he determined to leave Melbourne and go to Sydney. The news from Coolgardie, however, arrived before he had finally made up his mind to leave Melbourne. He went to West Australia, and on his return to Melbourne found that, during the five years that had elapsed since the tragedy, the suspicions against him had not entirely died out. He went on to Sydney, and it was in this way he became acquainted with William Ray, and gave him the horses he purchased to train, Kooringa and Merriwa being two of them.

## CHAPTER VII.

## AN OLD NEWSPAPER.

IN Sydney Wallace St. Omer found there were people who fought shy of him, and he heard accidentally a remark that such was the case ‘because he was mixed up in that awful affair in Melbourne.’

When Wallace St. Omer arrived in Sydney, he found the lady he had visited on the night of the murder in Melbourne had died. He was sorry for this, not only because she had been cut off in her prime, but because she knew he was with her at the time the tragedy on the St. Kilda road must have taken place.

When Wallace St. Omer left Sydney for England, the crime still remained undiscovered and well-nigh forgotten. One man, however, had not forgotten it, and that was Inspector Charlwood. He was determined to watch and wait. He had a theory of his own about the crime, but it could not be worked out unless the man he suspected committed some indiscretion. Charlwood was certain Roland Graves murdered Miss Standon. He was equally certain that Wallace St. Omer had no hand in Roland Graves’ death. It was a most remarkable coincidence that such swift retribution should have overtaken Roland Graves after the terrible deed he committed, and that he should have been slain with the

same weapon he had used upon Miss Standon. Charlwood reasoned that Roland Graves, horror-stricken at what he had done, must have been caught with the dagger, red with his victim's blood, in his hand as he hurried along the St. Kilda road. The man who stopped him must have had some good reason for doing so. A man in Roland Graves' desperate position was not likely to submit quietly to any questions asked him. How the struggle commenced Charlwood did not much concern himself with. It was sufficient for him to know that such a struggle had taken place, and that Roland Graves was stabbed during the struggle.

Before St. Omer sailed for London, Inspector Charlwood saw him in Sydney, and had a long conversation with him. He left St. Omer more convinced than ever that he knew nothing whatever of the crime. Everything connected with this tragedy had a morbid fascination for Wallace St. Omer. He had several copies of Melbourne papers with a full account of the affair in, and also the inquest. Comments were made in some of these papers that cast reflections upon him, but he had taken no notice of the remarks. These papers he carried to London with him, and he often read the account of that awful night ten years before. One of the papers was missing, and he thought perhaps it had been destroyed by mistake. He would have been greatly surprised, and also annoyed, had he known that this

paper was in the hands of Mr. Judah Salmon, who came into possession of it in a very curious yet simple manner.

Philip Noreys was interested in the various papers that Wallace St. Omer received from Australia, and often picked them up and took them downstairs to read, when he found them lying about in St. Omer's room.

One day St. Omer was going out, and Philip Noreys said to him :

'Got any more colonial papers for a fellow to read.'

'Five or six came last mail,' said St. Omer. 'You'll find them in my room. Run up and get them. I'm in a hurry.'

Philip Noreys went up to St. Omer's room and saw several papers on a chair. He gathered all of them up and took them downstairs. Amongst them was an old newspaper containing the account of the Melbourne tragedy. St. Omer had been reading it and forgotten to put it away.

Philip Noreys picked the papers up one by one and scanned the contents. As he took up the old newspaper, dated ten years back, Oswald Boyce came into the room.

'St. Omer may want this paper, as he has preserved it so long,' thought Philip; and he rolled it up and put it in his pocket.

Oswald Boyce called to ask Philip Noreys to

go with him to beard Judah Salmon in his den, and endeavour to extract more money from him. Noreys protested, but it was of no use, and Oswald Boyce succeeded in dragging him off to the money-lender's.

Philip Noreys sat down in an arm-chair that was rather small for him. The side-pocket of his coat caught on the arm of the chair, and the old newspaper he had hurriedly put in fell out unnoticed by him.

When Oswald Boyce and his companion left the office, the former with his pockets well lined again, Judah Salmon saw the newspaper on the floor, picked it up, and examined it curiously. Judah Salmon always made a practice of picking things up when he saw them lying about. He had come across many useful bits of information in this way.

'The *Argus*,' he said. 'Melbourne, eh? How the deuce did this come here? Noreys must have dropped it.'

Then he saw the date, ten years back, and whistled softly.

'This must be of some importance, or it would not have been so carefully preserved for ten years. I'll look what's inside.'

He opened the paper and caught sight of the account of the inquest on the bodies of Roland Graves and Nina Standon. There were also further details of the tragedy written by a practised hand in

a graphic style. He saw the name Wallace St. Omer, and started. Then he read the report eagerly.

'Wallace St. Ormer,' he thought; 'that's the Australian with a heap of money, the owner of Kooringa and Merriwa. Mixed up in a murder case ten years ago, and got a real good dressing-down for declining to give an account of his doings on the night in question. I'll keep this paper. It may come in useful some day. This is a thing worth knowing. He lives with Noreys, and that is how the paper came to be in his pocket. Wonder if Noreys read it! Perhaps not. Had he read it, he would not have carried it about with him. I'd like to read all about this case. It must have caused a sensation.'

The morning after Judah Salmon found the paper in his office he went to the *Argus* office in Fleet Street, and asked to be allowed to see the file of 18—.

'Ten years ago,' said the clerk. 'I'll see if we have it handy.'

Judah Salmon waited a few minutes, and was then informed the file he required could be seen. He quickly found the account of the tragedy. The paper teemed with it, and he read it all.

'He killed Roland Graves, sure enough,' said Judah Salmon. 'What dunderheads the police must be out there not to arrest him! I know what he'd do. He'd watch Roland Graves go to Standon's house, and wait until he came out, and then follow him

along the road until he got a chance of tackling him. Then Graves would take a fiendish delight in telling him what he had done, and try to stab him. St. Omer would be too quick for him. He'd seize the dagger, wrench it from his grasp and stab Graves in a twinkling. I can see it all. Bless my soul! how easy it is to see, and yet the crime is still undiscovered!

Judah Salmon left the office full of the discovery he had made. It was worth while knowing about this event in Wallace St. Omer's past life. Other people knew it, of course, but they were thousands of miles away. It was hardly likely the facts would ever become known in England after ten years, unless a hint happened to be given in the right quarter.

Judah Salmon was not in the habit of imparting secrets to his brother, or anyone else. He knew he could keep a secret, but he always doubted if other people could do so. When Philip Noreys found he had lost the newspaper, he concluded it was not worth saying anything about it, unless Wallace St. Omer asked for it. St. Omer did not ask for it. He missed it, but troubled very little about it, concluding it had been burned by one of the servants.

Judah Salmon had the paper under lock and key. He considered it a valuable possession. The more he thought over it, the more value he put upon the paper.

It was not long before Oswald Boyce came to see Judah Salmon again, and this time Wallace St. Omer accompanied him.

'Well, Judas, how are you? In a proper Christian frame of mind, I hope. When you have your Jewish mind turned on, you are particularly hard to deal with,' said Oswald. 'Permit me to introduce my friend, Mr. Wallace St. Omer; I dare say you have heard of him.'

Judah Salmon looked curiously at St. Omer, who nodded carelessly to him. It was the nod of a man who had never been in the clutches of a money-lender, and never meant to be. Judah Salmon recognised the nod and resented it.

'What can I do for you this time, Mr. Boyce?' said Salmon.

'I want a thousand pounds at once,' said Oswald Boyce.

'It cannot be done,' said Salmon; 'you owe me too much already.'

'Another thousand will not hurt you,' said Oswald. 'I'll pay you well for the use of it.'

'I expect you always do that,' said St. Omer. 'How many hundred per cent. does he charge you?'

'This is a respectable money-lending establishment,' said Judah Salmon. 'We only charge legitimate interest here.'

'Money-lending respectable. It is impossible,'

exclaimed St. Omer. 'I'd give every man who charged more than ten per cent. a long term of imprisonment.'

'Ten per cent.!' said Judah Salmon, holding up his hands. 'That is very heavy interest.'

Wallace St. Omer laughed as he said :

'I'm sorry for you, Mr. Salmon. Multiply ten by ten, and you get the exact amount of interest you have charged Mr. Boyce.'

'Never mind him,' said Oswald to Judah Salmon. 'He's a rich man, and cannot understand the pressing needs of the poor. Come, hand over the money, Judah, and take the usual security. Remember, I come of age next year, and then you will be paid in full, principal and interest.'

'I will consult my partner,' said Judah Salmon. 'Excuse me a few moments.'

'I feel inclined to kick the old thief,' said Wallace St. Omer when the door was shut behind Judah Salmon.

'He's no worse than other members of his tribe,' said Oswald, laughing. 'Thank goodness, I shall be clear of him next year.'

'I hope so,' said St. Omer. Then he added, after a pause : 'Why will you not let me lend you the money you require? It will give me pleasure to help you out of your youthful difficulties.'

'It's very good of you to offer it,' said Oswald ; 'but I cannot accept it from you. It's this way, you

see : Borrowing money often severs friendship, and I have no wish to fall out with you. It is one thing to borrow money from old Judah Salmon, but quite another to borrow it from you. No, the thing's impossible, so let us say no more about it.'

'And so the money-lenders grow rich,' said St. Omer ; 'and the flies crawl into the spider's net. But I think you are right in what you say, and perhaps, after all, it will be better for you to borrow from Mr. Salmon.'

Judah Salmon returned, and said :

'My partner says this must be the very last transaction, Mr. Boyce.'

'All serene, Judah,' laughed Oswald. 'You have had that tale for the past twelve months.'

'You are such a plausible young man,' said Salmon. 'You wheedle round me, that's what you do.'

'You nearly missed a customer this time,' said Oswald. 'Mr. St. Omer was anxious to lend me the money. I expect his interest would have contrasted favourably with yours.'

'You must be mistaken,' said Judah Salmon. 'Mr. St. Omer remarked a few minutes ago that money-lending was not respectable.'

'I alluded to your methods of lending money. Robbery I call it,' said St. Omer.

Judah Salmon was about to retort, 'Robbery is not as bad as murder,' but he thought, 'Not yet. I'll bide my time.' Aloud he said :

'There is no robbery done here, Mr. St. Omer. We are protected by the law.'

'Then, the law ought to be altered,' said St. Omer.

'Hear hear!' said Oswald. 'All men who have practised the devilish art of money-lending for over five years ought to be compelled to make loans free of interest upon no security for the remaining term of the century.'

'You will have your little joke, Mr. Boyce,' said Judah Salmon. 'Here is the money. Sign this document, please.'

Oswald Boyce took up a pen, dipped it in the ink, and was about to sign his name, when Wallace St. Omer said :

'You have not read it.'

'Just the same as the others, Mr. Boyce,' said Judah Salmon.

'I advise you to read it,' said St. Omer.

Oswald Boyce laughed, and said :

'As you wish. It will show you what a perfectly honest man Judah Salmon is. What's this?' he exclaimed. 'Two thousand five hundred pounds, to be repaid six months from date, with interest at ten per cent. added.'

'You scoundrel!' said Wallace St. Omer. 'I have a good mind to thrash you,' and he raised his stick menacingly.

Judah Salmon glared at him, but did not flinch.

'He can sign it, or return the money,' he said.

'He will do neither one thing nor the other,' said St. Omer. 'Make out a fresh form for the loan of one thousand pounds for twelve months at ten per cent.'

'I will not,' said Judah Salmon. 'Hand me back my money.'

'If you do not act as I wish, I will expose you in every newspaper in England,' said Wallace St. Omer. 'That will not tend to increase your business.'

'He's a rich man, and he'll do it,' thought Judah Salmon. Aloud he said, 'It shall be as you wish ;' and he filled in another form made out as Wallace St. Omer had directed.

Oswald Boyce signed it, and, as he did so, said :

'It shall always be *Judas* now. You wretched old thief !'

When they were gone, Judah Salmon clenched his fists and muttered between his set teeth :

'It shall be my turn next, Wallace St. Omer. They say murder will out.'

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## CHAPTER VIII.

## THE END OF MAY.

MRS. BOYCE had a town-house in Grosvenor Square, which she visited frequently during the London season. She preferred Hanworth Hall as a fixed residence, and her house in Grosvenor Square was unoccupied during the greater part of the year. Mrs Boyce was a fine horsewoman, and her Park hacks were noted for their excellent style and equally good behaviour.

When Wallace St. Omer found that Mrs. Boyce rode constantly in the Row during the season, he was not long in purchasing a couple of good horses for Park use.

Philip Noreys was amused at his friend's evident partiality for Mrs. Boyce's society, and chaffed him about wanting to ride into her affections on horseback.

Wallace St. Omer had not exactly a fashionable way of sitting his horse, but he was a far better rider than the bulk of the gentlemen who frequented the Row. He knew how to ride, not merely to look as though he knew how. He constantly met Mrs. Boyce in the Row, always attended by her groom, and sometimes accompanied by Oswald Boyce, and occasionally by Sir Kenneth Denver. Wallace St.

Omer instinctively divined that Sir Kenneth was a formidable rival to any man who sought to win Mrs. Boyce's affections. Sir Kenneth was a good-looking man, moderately rich, and a gentleman, and St. Omer acknowledged all his good points. It was not Wallace St. Omer's habit to underestimate a man. He generally tried to reckon up any man he became acquainted with on his merits. He had struck up a friendship with Philip Noreys on the voyage from Colombo—where Noreys came on board after a tour in India and Ceylon—to London, and it had proved lasting. Philip Noreys was a perfectly harmless man, always ready to do a friend a good turn, and to overlook the faults and failings of others. Wallace St. Omer easily reckoned up Philip Noreys, and was satisfied with some of his good qualities deduced thereby. It was not so easy to fathom Sir Kenneth Denver, and St. Omer had not frequent opportunities of doing so. Sir Kenneth was a man he could not bring himself to dislike, although the Baronet treated him in a somewhat cool manner. Whenever St. Omer saw Sir Kenneth Denver riding with Mrs. Boyce, he steered clear of them.

'You never pull up and speak to me when Sir Kenneth Denver is riding with me,' Mrs. Boyce said to him one morning. 'Do you not like him?'

'I do not dislike him,' said Wallace St. Omer. 'But I fancy he thinks himself a cut above me. You see, I am a self-made man; but Sir Kenneth

has the inestimable advantage of never having had to work for his living.'

'That I consider a distinct disadvantage to any man,' said Mrs. Boyce. 'I wish Oswald would settle down and try and be something or do something.'

'Try him in a stockbroker's office,' said Wallace St. Omer. 'I dare say I can manage to get him with a good firm.'

'No,' said Mrs. Boyce firmly. 'Oswald would never do on the Stock Exchange. He is too much of a gambler at heart. Unfortunately, it is bred in him.'

'There is a vast difference between speculation and gambling, and between betting and gambling,' said Wallace St. Omer. 'I think your son does not gamble, although he may bet.'

'I fail to see any difference,' she replied.

'A gambler will gamble until he has lost all he possesses. Then he will steal or defraud, call it which you like, in order to gamble still more. He will ruin himself and those dependent upon him to gratify his one absorbing passion. A gambler on horse-races does not care whether he sees the race or otherwise. He has no interest in the sport. He merely risks so much money to win more, and is regardless of the consequences if he loses. Now, a man who bets merely puts a modest amount, such as he can afford, upon a horse purely to give him an interest in the race, and he would in all probability

not bet if he did not think at the time he made the wager he would be able to see the race. A gambler is as bad as a drunkard. The man who makes a wager and drinks moderately is a very different being.'

Mrs. Boyce acknowledged there was a good deal in favour of St Omer's argument, and was glad he had defended her son from the charge of gambling.

One morning towards the end of May, Mrs. Boyce was riding in the Row, accompanied by Sir Kenneth Denver. As they were turning round at Hyde Park Corner, something startled Mrs. Boyce's horse, and it plunged violently. She tried her utmost to master the animal, but did not succeed, and before Sir Kenneth could seize the reins the horse bolted. The Row was fairly well filled with equestrians, but, happily, not overcrowded, and Mrs. Boyce managed to steer her horse clear of other riders. Wallace St. Omer was riding quietly along the Row, when he saw Mrs. Boyce coming towards him, her horse galloping at a great pace. He knew at once her horse had bolted, and without hesitation decided what course he ought to pursue. He reined in his horse, and turned it sharply round, and commenced to canter in the same direction that Mrs. Boyce's horse was galloping. He heard her horse drawing gradually nearer, and quietly increased the speed of his own horse. As Mrs. Boyce's horse dashed alongside him, he set his own horse going at full speed, and, leaning

over, seized her horse by the bridle-rein. He held on tight, and pulled back with all his strength. The two horses galloped together for some distance, and then Mrs. Boyce's horse, finding he was held as in a vice, gave in, and gradually slowed down.

When they pulled up, Mrs. Boyce said :

' You did that very well, Mr. St. Omer. I was not at all frightened, but the position was an unpleasant one. I am very much obliged to you. I never knew my horse behave like this before.'

' I am glad it is no worse,' said St. Omer. ' Your horse was going at a great pace. Did anything startle him ?'

' Yes,' she replied. ' I was riding with Sir Kenneth Denver, and we were turning round at the corner, when something startled my horse. Before Sir Kenneth had time to seize the reins I was out of his reach. Ah, here he comes !'

Sir Kenneth Denver rode up, and, reining in his horse, said :

' So Mr. St. Omer is the hero of the hour. I am glad he stopped the runaway. Are you very much upset, Mrs. Boyce ?'

' Oh no !' she said, laughing. ' I feel all the better for my sharp gallop. I hope I shall not be called over the coals for galloping furiously in the Row.'

' I tried to stop your horse,' said Sir Kenneth, ' but he was away before I could lay my hand on the reins. He went at a great pace. My fellow was quite out

of it. I hope you will not beat my horse next week with Camp Fire.'

Mrs. Boyce looked at him in some surprise, and said :

'I did not think The Cardinal had much chance. Are you really serious, or do you think your horse will win ?'

'Never was more serious in my life,' said Sir Kenneth. 'Wood tried him again yesterday, and The Cardinal won easily. It was a great gallop.'

'I think you will have some difficulty in beating Camp Fire,' said Wallace St. Omer. 'I never saw a horse move better in his work.'

'When The Cardinal wins, do not forget I gave you the correct tip,' said Sir Kenneth, smiling. 'Wood's training quarters are not quite so public as Ray's and Darrell's at Newmarket. That is one reason Fred Ray has not all my horses in his stable.'

'I had no idea the opposition from this quarter would be so strong,' said Mrs. Boyce, a shade of annoyance in her tone.

'I would willingly sacrifice my chance of winning if it merely concerned myself,' said Sir Kenneth, 'to give you any pleasure. There are, however, many of my friends who have backed my horse, and therefore he must run.'

'And do you suppose I would care to win a Derby under such circumstances ?' said Mrs. Boyce haughtily. 'I would sooner be defeated if my horse ran a good

race ; but to win on sufferance—it is ridiculous to think of it !

Sir Kenneth saw he had made a mistake, and said :

‘ I think The Cardinal will make a good race of it with any horse tackling him near the winning-post.’

‘ How many starters will there be ? ’ said St. Omer.

‘ Probably a dozen,’ said Sir Kenneth, ‘ and six of them have no chance.’

‘ I never run a horse unless I think he has a chance,’ said Wallace St. Omer.

‘ I often do,’ said Sir Kenneth. ‘ It gets them into condition, and makes them feel at home on a race-course.’

‘ And also deceives the public,’ said St. Omer.

‘ Not at all,’ replied Sir Kenneth. ‘ The public are more wide-awake than you are aware. They seldom back a horse without the stable gives them the lead.’

‘ The Cardinal has never shown anything approaching to Derby form in public,’ said Mrs. Boyce.

‘ He has greatly improved on his two-year-old running,’ was the reply. ‘ Wood has worked wonders with him.’

‘ Did The Cardinal win a race as a two-year-old ? ’ asked Mrs. Boyce.

‘ No,’ said Sir Kenneth. ‘ His best performance was third in the Middle Park Plate.’

‘ I have great faith in Camp Fire,’ said Mrs. Boyce, ‘ and I hope to win. You will lunch with us on

Derby Day, I hope, Sir Kenneth, and also Mr. St. Omer and his friend Mr. Noreys? then you can watch the race from my box.'

The gentlemen signified they would be delighted to do so, and Wallace St. Omer said :

'I hope we shall see a great race, and that Camp Fire will beat The Cardinal.'

'At the risk of being thought ungallant, I must say I hope The Cardinal will beat Camp Fire,' said Sir Kenneth.

Mrs. Boyce intimated that she was about to go home, and both St. Omer and Sir Kenneth Denver raised their hats as she rode away. They understood from Mrs. Boyce's tone that she wished to ride home alone, only attended by her groom.

'I expect Ray will be astonished when he finds The Cardinal is well backed for the Derby,' said Sir Kenneth to Wallace St. Omer, as they rode up the Row together.

'He evidently knew nothing about it when I was at Newmarket last week,' said St. Omer.

'I always find it a wise plan not to say anything about my horses in one stable to the trainer of my horses in another stable,' said Sir Kenneth.

'For my own part, I see no advantage in having horses in two different stables,' said St. Omer. 'I think Ray a very reliable man.'

'So do I with a certain class of horses,' said Sir Kenneth, forgetting for the moment that Wallace St.

Omer had horses in Ray's stable. 'But I would not give him a Derby colt to train.'

'I think he is training a horse now that can beat the Derby winner, whatever it may be,' said St. Omer, nettled at his remark.

Sir Kenneth laughed as he replied :

'Not one of mine, I'll bet.'

'No,' said Wallace St. Omer sharply, 'one of mine.'

Sir Kenneth looked at him in some surprise, and said :

'I beg your pardon, I forgot for the moment you had horses in Ray's stable. I think you are mistaken. No colonial-bred horse will ever beat a Derby winner on equal terms.'

'Why not?' asked St. Omer.

'Oh, the thing's absurd! It's impossible!' said Sir Kenneth incredulously.

'You are mistaken. It is quite possible,' said Wallace St. Omer. 'My horses are as well bred as either The Cardinal or Camp Fire, and I am certain there are no sounder horses in England.'

'The Cardinal is by Royal Hampton, out of The Nun,' said Sir Kenneth; 'that will take some beating.'

'Merriwa is by Nordenfeldt, out of Mersey,' said St. Omer; 'that is quite as good breeding. Kooringa is by Newminster—Fishwife, and that is as good as they get them.'

'I do not deny your horses are well bred,' said

Sir Kenneth, ‘ but they are at such a disadvantage here as regards climate and so on. A Derby winner, you know, must be a good horse.’

‘ How many Derby winners have won the Cesarewitch ?’ asked St. Omer.

‘ I really cannot tell you. St. Gatien won it, and ran a dead heat with Harvester for the Derby. Your argument is wrong. The Derby and the Cesarewitch are totally distinct. Which make the better sires, Derby winners or Cesarewitch winners ?’

‘ The Derby winners get the better mares, and therefore have more chance of getting better horses,’ said St. Omer.

‘ There is something about our classic form in England,’ said Sir Kenneth, ‘ that cannot be beaten. No matter how small the field or poor the opposition, a winner of the “triple crown” is generally a tip-top horse and a good sire.’

‘ We shall see how the Derby winner shapes this year,’ said Wallace St. Omer. ‘ I mean to have a cut at him with one of mine if I get the chance.’

‘ Like his infernal cheek,’ thought Sir Kenneth. ‘ The idea of an Australian handicap horse beating our Derby winner !’ Aloud he said : ‘ I trust, for the sake of your pocket, Mr. St. Omer, you will not have much money on your horse if he happens to run up against the Derby winner in a handicap.’

## CHAPTER IX.

## ART WINS THE HEART.

OSWALD BOYCE was fond of riding, and had a good seat on a horse. To ride well was one of the accomplishments Bryan Boyce had taught his son, and, whatever Bryan's failings had been, bad riding was not one of them. Mrs. Boyce bought Oswald several good horses, and there was seldom a day passed that he did not go for a lengthy ride. Oswald Boyce was fond of pictures, and he often rode over to Hampton Court, put up his horse, and went into the Palace for an hour or two. He generally rode through Teddington and Bushey Park, and in the spring-time the magnificent avenue of chestnut-trees always had a great attraction for him. Oswald Boyce had a good deal of the artist's nature in him. He was a moderate painter, and had he given his mind to it might have excelled with his brush. He had good eyes for colour, and was not at all a bad judge of paintings. At the Royal Academy exhibition he had often picked out pictures that afterwards sold for large sums, and were favourably criticised by experts.

On one occasion when he visited Hampton Court, he made the acquaintance of a young girl to whom he became much attached. As usual, he had ridden to Hampton, put up his horse, and gone into

the Palace. He went up the King's Great Staircase and wandered about the rooms, glancing at the familiar paintings and paying special attention to the 'Beauties of Hampton Court,' and to the fair, but often frail, ladies who from time to time held Charles the Second under their magic sway. Most of these beauties of the Merry Monarch's Court were painted by Lely, and in many of the pictures the vicious mind seems to overshadow the fair face.

In one of the small chambers, the corridor outside of which overlooks Fountain Court, Oswald Boyce saw a young girl painting. She had her back towards him and did not hear his approach. She was seated before the picture of a Madonna and Child by Paul Veronese, and intent upon copying it on to her canvas. She had a graceful, rather slender figure, with a long, supple waist, and her light brown hair hung in a long plait down her back. So intent was she upon her work that Oswald Boyce leaned over the railing, inside of which she was seated, and looked at the picture. He was so astonished at the artistic skill displayed in the copy that he gave an involuntary exclamation of surprise.

'It is exquisite!' he said, and the young artist, hearing him, turned quickly round, and blushed as she saw him looking at her work with undisguised admiration. 'I beg your pardon,' said Oswald, raising his hat. 'It was very rude of me to interrupt you, but I am a bit of an artist myself, in a very

amateurish way, and I know you are painting a very fine copy of that Madonna.'

The young artist looked pleased. She was accustomed to hearing her work depreciated by men who wished to purchase her pictures for the lowest possible sum.

' You startled me,' she said in a voice that sounded musical to Oswald Boyce. ' I am glad you like my poor attempt to copy that Veronese. I think it a lovely picture, the face is so divinely fair.'

As Oswald Boyce looked at the speaker, not at the picture, he thought her remark might appropriately be applied to herself. He did not answer her at once, and, looking from the picture to Oswald, she caught his admiring gaze, and blushed again.

' The face is, as you say, divinely fair,' said Oswald, but he meant the face of the girl he was addressing.

' I am afraid I shall never be able to do it justice,' she said.

Oswald Boyce examined her work critically, and said :

' It would be difficult to find a better copy of the face than this'—pointing to her picture. ' A little deeper tone there on the right, and it would be even more attractive, although, perhaps, not quite such a correct copy.'

Without a moment's hesitation she began to shade her painting as he had pointed out. When she had finished, she leaned back and looked at it, and said :

'Thank you very much. It is an improvement. Do you ever exhibit?'

Oswald Boyce laughed heartily, as he replied :

'Oh dear no ! I am afraid if I sent in a picture to the committee the members would feel more inclined to hang me than my painting. I merely spoil many canvases and waste a heap of paint to gratify a craving I have at times to do something really good.'

'Perhaps you are not persevering,' she said. 'If a thing is worth doing at all, it is worth doing well.'

'Ancient, but true,' laughed Oswald. 'I am afraid I never do anything very well. My mother tells me I cultivate one art assiduously—the art of getting into mischief.'

She smiled back at him, and said :

'Another quotation, ancient but true : "Satan finds some mischief still for idle hands to do.'

'I don't suppose I am as industrious as you,' he said. 'I have never been taught to earn my own living. Perhaps it would have been better for me if I had.'

'I love my art,' she said ; 'but it is sometimes very hard to live by it.'

He noticed for the first time that she was neatly but inexpensively clad, and that her face was rather pinched and her hands thin. He felt a sudden sympathy for her, and wished he could help her.

'Then, you sell your paintings ?' he said.

'Yes,' she replied. 'I am painting this for a

customer, a dealer,' she added with a touch of scorn in her voice.

'Ah!' said Oswald meaningly; 'and he will pay you about a quarter its value.'

'He will pay me what he considers a fair market price,' she replied bitterly.

'There is no fair market price for such a picture as that will be,' said Oswald. 'Take my advice: try and sell it privately.'

'If I did so, he would not take another picture from me,' she said.

'I think he would,' said Oswald. 'If he is a man who knows what pictures are worth, he will try and persuade you not to sell any more privately, and will bid higher for them.'

She shook her head, and said :

'If I could afford it, I would never sell another picture to one of these men. I am an unknown artist. I must paint to live before I can live to paint.'

'Will you sell me that picture?' said Oswald Boyce.

The girl turned round sharply, and looked him straight in the face. Something in Oswald Boyce's face told her he honestly meant what he said, and had no ulterior motive in asking to buy her picture. She knew the temptations that beset many girls in her position, but she believed she could trust this handsome young man who stood before her.

'Why do you wish to buy it?' she asked.

'Because it is a good picture,' he said. 'I wish to give it my mother on her birthday. You see, it will not get into bad hands.'

'If you really wish to have it for such a purpose, I will sell it you,' she said, 'when I have completed it.'

'Thank you very much,' he replied. 'I shall take it as a favour.'

'I shall have to paint another copy for the dealer,' she said. 'You will not mind that?'

'Not in the least,' he replied; 'only do not paint it quite so well as this.'

She smiled, and said:

'For the sake of what little reputation I possess as an artist I must paint as well as I can.'

'When will it be finished?' he asked.

'The day after to-morrow,' she said.'

'Then, I will come for it,' said Oswald. 'Pardon me for detaining you so long from your work.' He raised his hat, and said as he walked away: 'You may expect me about the same time the day after to-morrow.'

As Oswald Boyce rode home, his thoughts were intent upon the young artist, and he anxiously counted the hours until he should see her again. The time passed all too slowly, and he was glad when he found himself at Hampton Court again. He hurried up the staircase and through the rooms until he came to the chamber where he had seen the girl at work.

She was there, and looked up quickly as he approached. Oswald thought she was pleased to see him, and he was not mistaken.

'You are early,' she said; 'but the picture is ready for you, and I have commenced the other.'

'How industrious you are!' he said. 'You must not overwork yourself. Remember it is not good for your art.'

'If I only worked when I felt in the humour, I could paint much better,' she said.

He took up the finished picture, and saw in the right-hand corner, 'After Paul Veronese, by Luna Godwin.' The name seemed familiar to Oswald, and he wondered whom he knew bearing the name of Godwin.

He took an envelope out of his pocket and handed it to Luna Godwin, saying:

'Please do not open it until you reach home. I have given you what I think is the value of your picture. It is no doubt more than the dealer would give you, but remember you ought to receive the profit he makes in addition. If I bought it from the dealer, I am sure I should have to pay quite as much for it as I have given you.'

'You are very kind,' she said. 'I will do as you wish. I am sure I shall be more than satisfied.'

'How stifling it is here!' said Oswald. 'Why not take a walk in the grounds for half an hour. You can leave your materials here. No one will touch them.'

'I think a little fresh air will do me good,' she said, and put on her hat and went out with him.

An hour passed quickly. They were mutually pleased with each other's society. Oswald Boyce treated her with the utmost respect, and Luna Godwin talked freely to him about her art and her aspirations. She knew he was a judge of pictures, and that seemed to form a tie between them, and made her speak more freely than would have otherwise been the case. When the time came for parting, Oswald Boyce returned with her into the Palace for his picture.

'It is not too large for me to carry,' he said, 'and I have not very far to go.'

She did not inquire who he was or where he lived ; but Oswald thought : 'She will learn that from my letter.'

'I hope I shall have the pleasure of seeing you again before long,' he said.

'I shall be at the Palace nearly every afternoon for the next fortnight,' she said.

'Then, may I come and see you at work ?' he asked eagerly.

'If you wish it,' she replied.

'I do wish it very much indeed,' he said, and held out his hand.

She put her hand in his, and he retained it a few moments, as he said :

'I am sure my mother will prize this picture very much. I shall quite envy her the possession of it.'

'I hope your mother will be pleased with it,' she replied.

When Luna Godwin had finished her work for the day, she walked home to Hampton Wick. She lived with her mother in a neat little cottage, and they were very happy together—happier than Mrs. Godwin had been for many years, for her married life for several years before her husband died had been anything but pleasant.

Luna Godwin walked briskly home, and she looked so bright and fresh as her mother kissed her that Mrs. Godwin said :

'How well you look to-day, Luna! Your cheeks are quite rosy.'

'I feel splendid, mother, and I have brought you a present. See, here it is in this envelope. My new patron called for his picture, and handed me what he considers an equivalent for it. He made me promise not to open it until I reached home. He was so pleased with the painting. I hope he has not overestimated its value. Perhaps there is a five-pound note inside. Yes, I do think it is worth that, perhaps a trifle more. Open it, mother dear. No, guess first. How much wealth do you say is concealed in this letter?'

Mrs. Godwin smiled at Luna's enthusiasm. She had heard about the handsome young gentleman who had criticised her daughter's picture.

'Ten pounds,' said Mrs. Godwin. 'I am sure it is worth it. It is a beautiful painting.'

'The dealer would not have given me more than three guineas,' said Luna.

'I shall guess ten pounds,' said Mrs. Godwin.

She opened the envelope and took out the letter.

'How much, mother?' said Luna eagerly.

Her mother gave an exclamation of surprise.

'It is a twenty-pound note!'

Luna Godwin did not answer for a few moments. Then she said :

'Ought I to accept so large a sum from a perfect stranger?'

'I will read what he says,' replied Mrs. Godwin.

She started as she saw the heading on the top of the note-paper. She read the brief note, and her hand trembled as it held the paper.

Luna wondered why her mother was so strangely agitated. When she had finished, she crumpled the letter in her hand, and said :

'Send the money back. Do not keep a penny of it.'

'Why?' asked Luna surprised. 'Let me read the letter.'

Her mother smoothed out the letter and handed it to Luna. She read as follows :

'HANWORTH HALL,

'HANWORTH PARK,

'May, 18—.

'DEAR MISS UNKNOWN,

'I enclose a twenty-pound note, which I trust you will not think too small an amount for your

beautiful picture. My mother will be very pleased with it. I trust our pleasant but brief acquaintance may be renewed at an early date.

‘I beg to remain,

‘Yours sincerely,

‘OSWALD BOYCE.’

‘I see nothing wrong in this letter,’ said Luna.

‘No, child,’ said Mrs. Godwin. ‘It is a respectable letter. But you must return the money.’

‘Why, mother?’ exclaimed Luna.

‘Because the father of Oswald Boyce ruined your father and my happiness. You have not heard the story. I will tell it you, and then you will see that you cannot keep this money,’ said Mrs. Godwin.

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## CHAPTER X.

### ONE OF BRYAN BOYCE’S VICTIMS.

‘IT is a painful story I have to tell you,’ said Mrs. Godwin to her daughter. ‘Your father, as you are aware, was an artist, and painted racehorses, and was well paid for his work. It was in this way he became acquainted with Bryan Boyce, Mr. Oswald Boyce’s father. At this time we lived, as you know, at Newmarket, but you saw very little of our home, because

you were at school in Germany. It was my wish that you shculd go abroad to school, because I saw with pain how things were going with your father.

'When Mr. Boyce was at Newmarket he visited us frequently. I soon discovered he was an utterly unprincipled man, a false friend, a dangerous companion. He insulted me on more than one occasion, and eventually, one day when he called during my husband's absence, his conduct was so infamous that I ordered him out of the house. He left vowing vengeance upon myself and husband, and you shall hear how he accomplished his ends.

'When your father returned home, I informed him of Mr. Boyce's conduct, and, much to my surprise, he tried to make light of it. He said Bryan Boyce must have had a glass too much, and I ought to have made allowances for him. Mr. Boyce, he said, was one of his best patrons, and paid him well for his pictures. Only that afternoon Mr. Boyce had given him a commission to paint six of his horses at the stables. I knew Mr. Boyce must have given him the commission after he left here, and I advised your father to decline the work. He was angry with me for making such a suggestion, and I said no more, but I was deeply grieved and hurt. From that day your father became a changed man. He was not cruel to me, but his affection for me seemed to grow less and less, and even you, girl that you were, noticed the change when you came home from school.

'Gradually Bryan Boyce's hold over your father became stronger, for he was a man easily led. He was constantly at Mr. Boyce's house at Newmarket, although Mrs. Boyce was never there; but her son Oswald, the young man you met at Hampton Court, was often with his father. Mr. Boyce could not have been a good companion for his son, and I am afraid young Boyce may have inherited some of his father's bad qualities.'

Luna Godwin shook her head, implying that she doubted this very much. Mrs. Godwin smiled faintly, and went on with her story :

'Your father took to drinking and gambling, led on by Bryan Boyce for his own purpose. Naturally, the quality of his work fell off and he received fewer commissions. He painted for Bryan Boyce, but many of the great racing men took their commissions away from him. He was irregular and uncertain in his work, and people fought shy of him. He became more and more dependent upon Bryan Boyce, who began to treat him with contempt. One night your father came home in a worse state than usual, and said Bryan Boyce had ordered him out of his house, and told him to go home and thank his wife for all the trouble that had befallen him.

'I was glad that Mr. Boyce had done this, for I felt it was the only chance of saving my husband from his downward career. I put on a cheerful face and tried to make the most of the situation. I had

saved a few hundred pounds when money was coming in freely, and with this I was able to continue to pay for your education and keep our home together. I persuaded your father to leave Newmarket and go to London. For a time all went well. He worked hard and tried to retrieve his lost position. It is, however, a difficult matter to regain confidence when it is once lost. You were told nothing of our troubles, because I thought it might interfere with your studies. It was a great pleasure to me to hear how skilful you were with your brush, and also how easily you acquired foreign languages, for I knew you would have to earn your own living. But I had reckoned without Bryan Boyce and his revenge. He soon found out your father in London, gave him more commissions, which necessitated his going to Newmarket, and although I tried hard to persuade him not to accept them, he did so, saying he could not afford to throw away the chance of earning so much money. The result I feared followed swiftly. Your father was led away again, and Bryan Boyce kept him at Newmarket until he almost drank himself to death. I had no idea matters were so bad, because in his sober moments your father wrote to me and sent me money, and said he was keeping straight and doing well. I could not visit him at Bryan Boyce's house, and therefore that wicked man was able to work his will upon him. Not hearing for more than a week from your father, I wrote to a

## ONE OF BRYAN BOYCE'S VICTIMS 101

friend, and she replied, stating that my husband was in Bryan Boyce's house, and she heard he was very ill.

'I determined then to go to Mr. Boyce's house, and did so, but was refused admission. I then went to the police, but they could do nothing. At last Dr. —— made an order that my husband must be removed to a hospital.

"Once we get him out of Mr. Boyce's house," he said, "I will help you to take him to your home. He is dangerously ill, but he will have no chance of recovery where he is, because my orders are disobeyed, and he is given large quantities of brandy." There was a scene at Bryan Boyce's house, but your father was removed, and I took him home, accompanied by the doctor. He lingered on for some weeks, but never recovered, and, as you are aware, died while you were at school. I was left almost penniless, so I sold the home and went out as a companion until you left school. Such, Luna, is the sad story of your father's ruined life, and his death lies at Bryan Boyce's door. Now you see why you must return the money.'

Luna Godwin cried bitterly when she heard the sad story. Handsome Oswald Boyce had found the way to her young heart. She had been much touched by his kindness and courtesy to her, and she did not wish to wound him by returning the money he had paid for her picture.

She looked up pitifully at her mother, and said :

'Oh ! I cannot return it, mother—indeed I cannot. He has been so kind to me, and it is not his fault that he had such a bad father.'

'Luna,' said her mother sternly, 'the money must be returned. If you do not return it, I shall.'

'What reason must I give ?' asked Luna.

'The true one,' said her mother.

'It would not be fair to him,' said Luna.

'You have suffered for your father's sins,' said Mrs. Godwin, 'and why should Oswald Boyce be spared ? Have some spirit, Luna, and return the money as I bid you.'

'Very well,' said Luna ; 'I will do as you bid me.'

Mrs. Godwin thought it better to leave the room, and when the door closed behind her the girl leaned her head on her arms on the table and sobbed bitterly.

When her feelings were relieved, she wrote the letter to Oswald Boyce and enclosed the money.

Mrs. Godwin read the letter, and was apparently satisfied with its contents.

Oswald Boyce was very much astonished on opening a letter next morning to find his money returned.

When he had shown his mother the painting, she was very pleased with it. She saw the name Luna Godwin, and said :

'Strange, is it not ? The name on most of the paintings of the horses we have is Arthur Godwin. Perhaps he is her father.'

'I think her father is dead,' said Oswald.

Mrs. Boyce had heard nothing of the story of Arthur Godwin, but Oswald had some recollection of seeing an artist at his father's house at Newmarket, who was always more or less in a state of intoxication. He distinctly recollects on one occasion assisting some of the men to pump water upon the insensible artist in order to revive him.

Oswald Boyce, when he opened Luna Godwin's letter, was alone in his room. The contents of the letter were as follows :

' DEAR SIR,

' I am returning the money you so kindly sent for my picture. I am sure it is far more than its value, but I am not insensible of your appreciation of my work. It is my mother's wish that the money should be returned. She has told me the sad story of my father's death, from which I learn, beyond all doubt, that your father, Mr. Bryan Boyce, was the cause of my father's early and untimely end, and of all the unhappiness which my mother has suffered. Under such circumstances I feel I cannot accept your money, which, as I said before, is far more than my picture is worth.

' I remain, etc.,

' LUNA GODWIN.'

' What nonsense ! What arrant nonsense !' said Oswald angrily. ' Not accept my money ! My father

caused her father's death! Preposterous! There must be some gross mistake. I must see her and have an explanation. I have given my mother the picture, and she must know nothing of this letter. Her mother has no business to make accusations of this kind. From what I remember, the artist Godwin was a clever but abominably drunken fellow. If he drank himself to death, it was not my father's fault. No man is bound to drink more than he requires. I'm sorry she is that fellow's daughter, but she can't help his being her father. She's a dear little girl, and I believe I'm very much in love with her. Any way, I'm not going to take her money back, so here goes.'

He sat down and wrote a note again, enclosing the money. He said there must be some grave mistake about his father having been the cause of Mr. Godwin's death. He had given the painting to his mother, who was delighted with it, and he could not ask for it back. If she did not care to accept so much for one picture, would she paint him another one? and so on.

When Luna Godwin received Oswald's letter, she read it, and handed it to her mother.

'He is a very determined young man,' said Mrs. Godwin with a faint smile.

'If he has given the picture to his mother, he cannot return it,' said Luna.

Mrs. Godwin was silent for some time. Her

thoughts were busy with the past. She wondered if Oswald Boyce was at all like his father in disposition. From his two letters she judged not. She loved her child dearly, and saw that Luna was very much attracted by this son of her old enemy. She knew Oswald Boyce must be a very rich young man. Perhaps the son might compensate for the wrongs his father had done.

'Would you very much like to keep this money?' said Mrs. Godwin.

Luna's face brightened at once, and she said eagerly :

'It is not the money I am thinking about; but I do not wish to wound his feelings.'

'Take care he does not wound yours,' said her mother gravely.

Luna blushed and hung her head.

'I can hardly believe the son of Bryan Boyce is a good man,' said Mrs. Godwin.

'You have not seen him,' said Luna; and there was a world of meaning in her voice.

'No, I have not seen him,' said her mother, 'and perhaps I ought not to judge him hastily; but my daughter's happiness is very dear to me. You are my greatest treasure, Luna, and I must guard you safely from all dangers.'

Luna Godwin put her arms round her mother's neck and kissed her. Then she looked lovingly into her face, and said :

‘Must I return the money again?’

‘No, child,’ said Mrs. Godwin; ‘you may keep it. I know I can trust you to do as I wish when the time comes.’

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## CHAPTER XI.

### DERBY DAY.

‘A VERY open race’—this was the general opinion of the Derby for which Camp Fire, The Cardinal, and half a dozen more horses were well backed. During the winter months there had been more speculation than usual upon the race. Camp Fire was a dark horse, but the others had run as two-year-olds, and their form had been in and out, and consequently perplexing. The Cardinal had not shown much promise as a two-year-old. He had been beaten by Meteor, The Duke, Clarence, and Victorious. Then Meteor had been beaten by The Duke, who in turn had run third to Clarence and Victorious, and when Meteor met these horses he beat them. On this form Meteor had a slight call in the betting, but there was a lot of money for the others. When Sir Kenneth Denver commenced backing The Cardinal heavily, his colt soon came to a short price. The market was in an unsettled state, and a move in favour of a particular horse soon changed the

quotations. Camp Fire was always steadily backed, because the public placed great faith in Ben Darrell as a trainer of a Derby horse.

Wallace St. Omer knew Mrs. Boyce had set her heart upon winning this Derby with Camp Fire, and when he saw her horse gradually dropping back in the betting, he thought she would feel uneasy about it. He did not inform anyone of his intention, but placed a heavy commission on the market for Camp Fire. Sir Kenneth's commission had been worked for The Cardinal, and when Wallace St. Omer backed Camp Fire, it brought Mrs. Boyce's horse to the position of second favourite, Meteor holding the post of honour.

'Camp Fire is second favourite,' said Mrs. Boyce, as she glanced at the quotations the morning before the Derby. 'A lot of money went on him last night, the paper states. I wonder who put it on?'

'I think I can guess,' said Oswald, smiling. 'A certain gentleman who admires my beautiful mother very much.'

'Don't be absurd, Oswald! A man does not back a horse merely because he has some regard for the owner. Besides, Sir Kenneth Denver has a horse of his own in the race.'

'I did not allude to Denver,' said her son. 'I mean Mr. St. Omer.'

Mrs. Boyce looked sharply at Oswald, and said: 'Mr. St. Omer? We have only known him for a

few weeks. You have no right to say he admires me. He is too much of a business man to back a horse he does not fancy.'

'But he does fancy Camp Fire,' said Oswald. 'He told me so, and added he hoped your horse would beat The Cardinal. He said more than that,' added Oswald, finishing abruptly in a most tantalizing manner.

'You may as well conclude your story,' said Mrs. Boyce.

'St. Omer said he would willingly pay five thousand pounds down to see Camp Fire beat The Cardinal,' said Oswald.

'It can matter very little to Mr. St. Omer whether Camp Fire wins or otherwise, provided he has not backed him,' she replied.

'He has backed him heavily, and I'm sure he did it because he thought you would be pleased to see Camp Fire at a shorter price than The Cardinal,' said Oswald.

'Then, he had no right to take such a liberty,' said Mrs. Boyce, 'and I shall tell him so.'

'I would not if I were in your place,' said Oswald slyly. 'Wallace St. Omer is a real good fellow, and I'm not at all surprised at his admiring you. It would surprise me very much if he were insensible to your many attractions, mother mine.'

Oswald Boyce was proud of his handsome mother, and not at all jealous of the attentions she received.

'You ridiculous boy!' she said, with a pleased smile. 'I am afraid you are flattering me. Has your allowance run out, and do you want a few pounds for to-morrow?'

'My allowance certainly has run out,' he said, laughing, 'and I am very short of funds for to-morrow, but I mean what I say, and you know it.'

'Do you really like Mr. St. Omer?' asked his mother.

'Yes,' replied Oswald. 'He's a right-down good fellow. Don't you like him, mother?'

'Oh yes,' she replied, with a bad attempt at indifference which did not deceive her son. 'But I have known him such a short time that I can hardly decide entirely in his favour.'

Mrs. Boyce thought over what her son had said about St. Omer backing Camp Fire because it would give her pleasure. She was not a conceited woman, but she thought Oswald's surmise probably correct.

On the eve of the Derby Wallace St. Omer met Sir Kenneth Denver at the Sports Club.

'I hear you have backed Camp Fire heavily,' said Sir Kenneth. 'I advise you to save yourself on my horse. I think I shall win.'

'I hope not,' replied St. Omer. 'That is, I hope Camp Fire beats The Cardinal. If Camp Fire cannot win, then I vote in favour of The Cardinal.'

'What induced you to back Camp Fire so heavily?'

said Sir Kenneth. ‘I always understood you were not a heavy bettor.’

‘Nor am I, as a rule,’ said St. Omer; ‘but I fancy the colt. I like the look of him, and the way Darrell trains him. It will not be for want of a good preparation if he loses.’

‘Mrs. Boyce will be pleased to see her colt’s name standing above The Cardinal’s in the betting,’ said Sir Kenneth.

‘Do you think so?’ replied Wallace St. Omer guardedly. ‘I should have thought it would have been a matter of indifference to her.’

‘She is very anxious to win,’ said Sir Kenneth. ‘I shall feel a few pangs of regret at beating her.’

‘You have not beaten her yet,’ said St. Omer. ‘Do not make too sure of victory.’

‘In confidence, St. Omer, I may tell you I never felt more sanguine of winning a race. The Cardinal has done a splendid trial,’ said Sir Kenneth.

The betting on Derby Day had not changed much, and when Mrs. Boyce looked at the *Sporting Life*, she saw Camp Fire quoted at six to one.

It had been arranged that Mrs. Boyce’s party should drive from Hanworth to Epsom by way of Kingston, and pick up Wallace St. Omer and Philip Noreys there. Sir Kenneth had decided not to drive down, but to lunch with Mrs. Boyce in her private box.

It was a typical Derby morning as Mrs. Boyce’s

coach travelled at a rapid pace towards Kingston-on-Thames. The sun was shining gaily, and the country looked beautiful, so fresh and green, and full of promise for the summer.

Wallace St. Omer and Philip Noreys joined them when they reached Kingston, and they had a pleasant drive to the famous Downs.

There is no need to describe Epsom Downs on Derby Day. That is an annual dish served up by the daily papers, and very well they do it, considering the sameness of the scene. The crowd was as vast as ever. The hill was a seething mass of people bent upon having a day's frolic, and caring very little which horse won the great race. The Downs from the station of the L. B. and S. C. Railway to the grand stand was the dumping-ground of old sailors and soldiers minus limbs lost in their country's service. Some of these sailors were so afflicted mentally that they had forgotten the name of the man-of-war they served on. One old soldier had a list of the names of the battles he had been in pasted on a board. Considering the number of engagements he claimed to have been in, the wonder is, not that he had lost an arm, but that he had managed to escape alive, or with any of his limbs left.

This was Wallace St. Omer's first Derby, and consequently the scene was new to him. It is refreshing to visit Epsom on Derby Day with a man who has never seen the great sight. His views

upon it are new, and he sees things in a very different light to the individual who has done it over and over again. To a visitor from Australia, accustomed to the luxuries and model arrangements of Flemington and Randwick, Epsom on Derby Day must seem a scene of the direst confusion and discomfort. It is, however, this very confusion and discomfort that endears Derby Day to the people, and makes it stand out prominently from any other day in the year. No place in the world can show such a varied scene as Epsom Downs on Derby Day. It is unique.

As Wallace St. Omer stood in Mrs. Boyce's box and looked over the scene spread out before him, he said truthfully :

'I have never seen such a sight as this in my life.'

'Is that remark to be taken in a complimentary sense or the reverse?' asked Mrs. Boyce, with a smile.

'A little of both,' said St. Omer. 'It is a wonderful scene, but one of endless confusion. It relieves me to think there is no need to fight and struggle in that crowd on the hill. Your box, Mrs. Boyce, is a sanctuary, a haven of rest, and here I am at peace.'

'But you will have to venture into the paddock before the Derby, and it is no easy task to reach there sometimes,' she said.

When Sir Kenneth joined them, they had an early

luncheon, in order to have ample time to pay a visit to the paddock.

They were a merry party, and the champagne flowed freely and had an exhilarating effect.

Sir Kenneth was in an excellent humour, and more affable to St. Omer than usual. Mrs. Boyce, he thought, had never looked so charming. Her colours were scarlet body, white sleeves, and scarlet cap, and her dress matched her colours. She never felt in a merrier mood, and her eyes sparkled and the colour mounted to her face.

Oswald Boyce, as he looked at her, thought : ‘ No wonder the mater is a favourite. She is a handsome woman, and no mistake.’

Wallace St. Omer gave himself up to thorough enjoyment and the intoxication of the moment. Mrs. Boyce’s bright eyes created sad havoc with his nerves, and made his pulses tingle with excitement. He felt it would be worth while enduring almost any trial in order to gain such a woman.

Mrs. Boyce was self-reliant, and did not need other members of her sex to support her on such an occasion as this. No men ever took liberties in her presence, and their conversation was always conducted with due respect to their hostess.

‘ An excellent luncheon,’ said Sir Kenneth, as he refilled his glass. ‘ Mrs. Boyce, believe me, I am indebted to you. I shall feel I have been most ungrateful if I beat you in the Derby.’

'May the best horse win,' she said, 'and here's to the hero of the day;' and she raised her glass and just tasted the contents.

'Toasting him before his victory,' said Sir Kenneth. 'We must do it afterwards, no matter which horse wins.'

Luncheon over, a move was made to the paddock, and here Wallace St. Omer found some relief from the mass of people outside. The paddock at Epsom is always a great sight on Derby Day. Here most of the celebrities of the turf are to be seen, and it is wonderful how the proudest aristocrats unbend on this occasion, and for once in a way consent to appear as ordinary mortals. Princes and nobles mingle with the more humble followers of the great sport. All are equally interested in the magnificent thoroughbreds about to do battle for the greatest race in the world. Ten thousand pound stakes are regarded as common affairs compared with a Derby. A halo of romance hangs around the very name of the Derby, and that its lustre may never be dimmed is the wish of every true sportsman. It is races such as the Derby that make the turf what it is, a common recreation-ground for the prince and the commoner, the rich and the poor.

As Wallace St. Omer looked round the paddock, and Mrs. Boyce pointed out various celebrities to him, he realized to some extent the hold racing has upon the English people. He saw collected together

in this green, hedged-in paddock all that was noblest and highest in the land, while outside surged and swayed and roared a huge mob of thousands of people. And, most wonderful of all, with only a hedge dividing them, these princes and nobles were as safe from molestation by this vast crowd as in their own stately homes.

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## CHAPTER XII.

### HOW THE MATCH WAS MADE.

CAMP FIRE was saddled and ready for the fray, and Hood the jockey stood close by waiting to mount. At the opposite side of the paddock The Cardinal had been put to rights next to Meteor, who was still the favourite.

Sir Kenneth Denver felt sanguine of success as he looked at his beautiful horse, and The Cardinal was in the pink of condition.

'Mrs. Boyce felt nervous now the time was so near for the race to be run, and St. Omer and her son accompanied her back to her box, where they were shortly afterwards joined by Sir Kenneth.

The first horse to appear on the course was the favourite, Meteor, and he was greeted with a tre-

mendous shout of welcome. Many good judges, however, thought he went a bit short in the preliminary canter, and were not favourably impressed with him.

Camp Fire was followed down the track by The Cardinal, and both horses moved freely. Mrs. Boyce was delighted at the way her horse went, and even Sir Kenneth Denver commenced to have doubts as to whether The Cardinal would beat him.

The lot were quickly at the post, and there was only a short delay, the flag being lowered at the second attempt. A roar from the crowd proclaimed that they were 'off,' and the race for another Derby had commenced. Clarence led the field along at a merry pace, and it was evident the race would be fast. As they went out of sight, Clarence still led, and the favourite, The Cardinal, and Camp Fire were lying handy.

An alteration took place before they appeared above the hill, and The Duke went to the front closely followed by Meteor.

'The favourite is going to the front too soon,' said Sir Kenneth. 'That is all in our favour, Mrs. Boyce.'

She merely said, 'Yes, I think so,' in rather an absent way. She was too excited to speak more than a few words.

Coming round the bend, Moon on The Cardinal brought Sir Kenneth's horse up on the rails in front of Camp Fire and close behind the favourite and The

Duke. The four horses looked dangerously near each other, and they were all crowding on to the rails.

Rounding Tattenham Corner, where so many daring feats of horsemanship have taken place, the favourite ran out wide, and, seizing advantage of the opening, The Cardinal and Camp Fire shot up on the rails.

The murmuring of the vast crowd gradually increased as the horses came down the hill, until there was a perfect babel of sound. There was a huge sea of faces all turned in one direction, and along the rails the people were standing wedged together in a dense mass.

The green jacket of Sir Kenneth Denver looked very prominent as the horses came down the hill, the rank outsider, The Duke, still being at the head of affairs, and bringing hope to the bookmakers, who were already preparing to cheer the welcome victory of an unbacked horse.

'What price The Duke?' roared a prominent layer. 'The Duke wins! The Duke wins!'

The wish was father to the thought, for the words were only just uttered when The Duke shot his bolt, and fell back beaten.

Maloney, on the favourite, had lost ground coming round the corner, but made it up fast down the hill. Meteor had a clear course on the outside, and was quite at home on the down-hill track. When The Duke fell back, Meteor raced up alongside The

Cardinal and Camp Fire, and for a few brief moments the trio were locked together.

First the green jacket had a slight advantage, then it was the scarlet and white on Camp Fire that shone out boldly, and then the purple and gold on the favourite.

The roar of the crowd, as the people swayed and surged like the waves of an angry sea, became louder and louder, and deadened all sound of the galloping of the horses. It was a great race, and no one could name the winner with any confidence.

Sir Kenneth Denver stood perfectly still waiting for the critical moment, when one of the three horses gained a slight advantage.

Wallace St. Omer had his eyes fixed on the scarlet and white jacket, and he hoped Mrs. Boyce's colours would be first to come to the front. Oswald Boyce was excited, and could not keep still, and he shouted :

'Camp Fire will win ! See, he's got a slight advantage !'

'Yes, yes !' said Mrs. Boyce excitedly ; 'he's got his head in front.'

For one brief moment Camp Fire gained an advantage over The Cardinal and Meteor. Sir Kenneth's horse was on the inside, and Meteor, who was fast tiring, seemed to bore on to Camp Fire, causing Hood some difficulty in keeping the horse in his place.

'That's bad luck,' muttered St. Omer. 'Camp Fire is regularly wedged in between them.'

'He'll have me over the rails,' growled Sir Kenneth.

The three horses were very close together as the bottom of the hill was reached, and they commenced the rise at the finish.

At this particular moment the scene was one of intense excitement. The hundreds of people who had backed the favourite shouted Meteor's name, and encouraged Maloney to ride his best. The names of Camp Fire and The Cardinal were shouted by quite as many people as called for the favourite. It was a great battle, worthy of the best traditions of the great race.

Gradually Meteor dropped back until there was a clear space between him and the leaders, and now it was seen that victory rested between Camp Fire and The Cardinal.

Mrs. Boyce glanced at Sir Kenneth Denver and smiled slightly, for Camp Fire had a very small advantage over The Cardinal. Sir Kenneth did not notice her look, but Wallace St. Omer did, and wished by some strange chance he could make Camp Fire win.

The two horses raced together neck and neck, and the issue was in doubt a few yards from the judge's box. It reminded many people of the memorable struggle between Bend Or and Robert the Devil, and Harvester and St. Gatien.

'The Cardinal wins!' said Sir Kenneth, a tone of exultation in his voice, as, after a desperate effort, his horse got his head in front.

'No, Camp Fire wins!' said Oswald Boyce excitedly. 'Camp Fire wins!'

In another moment it was all over. The horses passed the post almost dead level, and no one but the judge could name the winner. It was a time of breathless suspense. Even the judge appeared to have some difficulty in giving his momentous decision, for it seemed a long time before the numbers went up.

'I think my horse won,' said Sir Kenneth; 'but there was very little in it.'

'I thought Camp Fire won,' said St. Omer; 'but it is difficult to tell from here.'

At last! The numbers are up, and it is seen The Cardinal has beaten Camp Fire. The judge's verdict was a short head.

'I must congratulate you, Sir Kenneth,' said Mrs. Boyce, and her tone of voice showed how keen was her disappointment. 'It was a splendid race. Very hard lines for me to lose by so little.'

'I am sorry we could not both win,' said Sir Kenneth; 'but we have gone as near as possible to it. If you will excuse me, I will go and lead my horse in, and then return.'

The Cardinal was well backed by certain clever people, but the win was not quite so popular as that of Camp Fire would have been. Sir Kenneth

Denver was not a popular racing man with the public, but a Derby winner is always cheered, and The Cardinal's victory was well received. When Hood rode in on Camp Fire, there was such a burst of cheering that Mrs. Boyce felt she had received some compensation for the head defeat. She was recognised in her box, and some hundreds of people looked at her to see how she bore her defeat. She stood the ordeal well, and bowed and smiled to many acquaintances.

'Your colours are very popular,' said St. Omer. 'I am so sorry they were defeated, but a defeat such as this is almost a victory.'

'I certainly wish that short head had been the other way,' said Mrs. Boyce. 'Sir Kenneth was very sanguine about The Cardinal, and he has no doubt won a good stake.'

Oswald Boyce looked glum, for he had lost a good deal of money on Camp Fire.

As for Wallace St. Omer, he felt angry, although he had no reason to be so, with Sir Kenneth Denver. When the lucky owner of the winner returned to Mrs. Boyce's box, Wallace St. Omer was taciturn and gloomy.

The healths of The Cardinal and Camp Fire were drunk, and St. Omer felt he was losing his temper at the sight of Sir Kenneth Denver's evident exultation at his victory.

'I hope you had a big win,' said Mrs. Boyce.

'I threw in for a very fair stake,' said Sir Kenneth, 'and most of my friends backed the horse.'

'You were very lucky to win,' said St. Omer. 'Had Meteor kept a straight course and not rolled on to Camp Fire, I think the result would have been different.'

Several ladies and gentlemen had come into Mrs. Boyce's box, and were congratulating Sir Kenneth and praising the great fight Camp Fire made of it.

Many of these gentlemen were friends of Sir Kenneth's, and had backed his horse. When St. Omer made his assertion that the result might have been different had Meteor kept a straight course, there was a chorus of disapproval.

'I am still of that opinion,' said St. Omer.

'The Cardinal did the best Derby trial I ever saw,' said Sir Kenneth; 'and, without saying anything against Camp Fire, I think the better horse won.'

'That may be so,' said Mrs. Boyce; 'but I am inclined to agree with Mr. St. Omer.'

'I'll run The Cardinal at any time against Camp Fire on similar terms,' said Sir Kenneth hotly.

'I have no desire to do that,' said Mrs. Boyce; 'but I do think Meteor unintentionally hampered my horse.'

'Then, why not match him against The Cardinal?' said Sir Kenneth.

'That would hardly be fair,' said St. Omer,

'because your colt has actually beaten Camp Fire. The odds in such a match would be on your colt.'

'Ah! you are rather keen at match-making,' said Sir Kenneth, and there was a double meaning in his words that St. Omer could not fail to understand.

Wallace St. Omer saw several of those present smiling, and he controlled his feelings, and said calmly :

'I am fond of match-making. I think it the best way of testing a horse's merits. I have not a very high opinion of The Cardinal.'

'Perhaps you have a horse you think can beat him,' said Sir Kenneth. 'I know your opinion of colonial horses is very high, but I do not suppose you would care to match one of them against The Cardinal.'

'No, I do not think you would go so far as that,' said Horace Raven, a friend of Sir Kenneth's.

'Nothing would please me better,' was St. Omer's unexpected reply, and Mrs. Boyce and Philip Noreys looked at him in amazement.

Sir Kenneth Denver laughed, as he said :

'Do you really mean you will match one of your Australian horses against The Cardinal ?'

'That is precisely what I do mean,' said St. Omer. 'I will match my horse Merriwa to run your horse The Cardinal at level weights over a mile for as much as you care to risk. Merriwa is a five-year-old, as ages go here, but as your horse is a Derby winner, he ought to be capable of holding his own with a

handicap horse like mine. If they were handicapped here, your horse would have to give mine weight.'

'You are rash, I think, in making such a match,' said Mrs. Boyce.

'I will take the risk,' said St. Omer. 'Will you make the match, Sir Kenneth? We can arrange the minor matters as to course, etc., afterwards.'

'Certainly, I will match The Cardinal to run Merriwa a mile. For what stake?' asked Sir Kenneth.

'Say, ten thousand a side,' said Wallace St. Omer in an offhand manner.

This proposal made those present open their eyes in astonishment. Sir Kenneth hesitated a moment; then he said :

'I will make the match for the amount you name.'

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## CHAPTER XIII.

### THE TALK OF THE TOWN.

THE news that a match for ten thousand pounds a side had been made by Sir Kenneth Denver and Wallace St. Omer spread like wild-fire, and was eagerly discussed on the return to town. Most people thought it a rash act on St. Omer's part to match an Australian handicap horse at level weights against a

Derby winner for such a large amount. Match-making had wellnigh gone out of fashion, and this sudden revival soon became the talk of the town.

On the spur of the moment a Derby winner is often pronounced the best horse of his year, and occasionally put down as a horse of the century. The fact that Camp Fire, a dark horse, had run The Cardinal to a head did not at all prejudice the admirers of the winner, and as usual they were legion. The Cardinal had won the Derby, and that was quite sufficient for Sir Kenneth's friends, who thought he had done a rare stroke of business, and considered Wallace St. Omer's ten thousand pounds as good as won.

When Sir Kenneth reached home, he thought over the events of the day. Ten thousand pounds was a heavy sum to stake, for he was not a rich man. He began to consider what conditions the match ought to be run under, and upon what course. He knew it would not look well for him to raise any serious objections to anything Wallace St. Omer brought forward.

Sir Kenneth was a very good judge of racing, and now the excitement attending the race was over, he acknowledged to himself that Wallace St. Omer was not far out when he said, had Meteor not bored Camp Fire, Mrs. Boyce's colt would probably have won.

'If St. Omer can persuade Mrs. Boyce to allow him to try Merriwa with Camp Fire, he will have a

very good line as to what he can do with The Cardinal,' thought Sir Kenneth. 'Ten thousand is a very heavy stake, and I can't see losing it if I can help it. The man must be made of money. He's a lucky fellow in more ways than one, for I think Ella favours him more than any of her admirers. Always thought I had a good chance myself until this Australian stepped in. Hang him! he's been in my way ever since he came over here, although I don't suppose it has been intentional on his part. Those Clontarf shares were knocked out owing to his action. He declared the mine was a fraud; said he had been there and seen it, and offered to prove what he said. He could have proved it, or someone would have taken up the challenge. Anyhow, it was a bad day's work for me, because I stood to gain a lot of money on Clontarfs. He pretends to be very scrupulous in such matters. Bah! a fellow who has made such a pile as he has cannot have been overscrupulous. I wonder who the deuce he is! I should like to put a spoke in his wheel with Ella Boyce. That young beggar Oswald has taken to him—I can see that very well. He owes me five hundred over the race. Bet me that amount Camp Fire beat The Cardinal. That lad will follow in his father's footsteps when he comes into his money. What a brute Bryan Boyce was! I'm not thin-skinned, but I never could stand him.'

From these reflections it is evident Sir Kenneth

was growing to dislike Wallace St. Omer, and yet there was something about the colonial that disarmed his critics, and made men like him in spite of themselves. Wallace St. Omer had a way of attracting men to him, and of inspiring them with confidence in himself.

Philip Noreys would have done almost anything to please St. Omer, although he had merely made his acquaintance on a mail-steamer, and known him only a few months. Oswald Boyce felt that Wallace St. Omer was a safe man to confide in, not only about money matters, but when the time came, and if it was necessary, about Luna Godwin. He knew his mother would not approve of his making love to Luna, and he thought Wallace St. Omer would sympathize with him.

The day after the Derby the papers were full of the great match made between Sir Kenneth Denver's *The Cardinal*, and Mr. Wallace St. Omer's *Merriwa*. The bulk of the turf writers stated that Sir Kenneth had considerably the better of it in such a match. *Merriwa*, they contended, was not the sort of horse to cope with a Derby winner at level weights over a mile. They would much have preferred a match between *The Cardinal* and *Camp Fire*, because many of them were in doubt as to whether Mrs. Boyce's colt ought not to have won. More than one writer contended that had *Meteor* not swerved on to *Camp Fire* that colt would have won. Sir Kenneth Denver

did not like reading these assertions. He knew the surmises were probably correct, but he denied that there were any grounds for the statements. He did not consider it fair comment to say Camp Fire would have been returned the winner had Meteor given him a straight course. At the Sports Club the match was freely discussed, and also at Tattersall's and the Fistic Club. Groups of men outside the sporting papers' offices talked about it, and in the hotels it was a common topic of conversation.

A match for ten thousand pounds a side, twenty thousand pounds, was not made every day, and it caused no end of excitement. Enterprising newspaper men tried to interview Wallace St. Omer, but found it difficult to extract information from him. He was civil to these men, but nothing more, and plainly gave them to understand he did not consider he had done anything out-of-the-way in making such a match.

Sir Kenneth Denver talked more freely, and expressed his confidence in The Cardinal. He stated he thought Mr St. Omer had made rather a rash wager, but that was his look-out. As to the arrangements for the match, he did not think there would be any difficulty over them. For his own part, he would prefer the match to take place at the end of the month or the first week in July.

At Newmarket the great match, as it was called, was keenly discussed. Fred Ray kept his own

counsel, but thought Mr. St. Omer had made a foolish wager. Ray knew Merriwa was a good horse, but he was not sanguine of his ability to beat the Derby winner at level weights.

Ben Darrell laughed when he heard of the match, and said he would like to have the opportunity of making such a match with Camp Fire. What he did not like, however, was the chance Fred Ray had obtained of being brought prominently before the public as the trainer of one of the horses in the match. Even if Merriwa lost, which Ben Darrell felt sure would be the case, a certain amount of prestige would fall to Fred Ray as having trained Merriwa. All over England the match was talked about, and at Manchester, where the racing men muster in strong force, it had already, before the conditions were known, been the medium of several wagers in which as much as three to one had been laid on The Cardinal.

Wallace St. Omer lost no time in meeting Sir Kenneth Denver, in order to ratify the match and fix the place where it was to be run, and the weights to be carried.

They talked the matter over at the Sports Club, and after some argument it was agreed that the match should be run at Kempton Park.

‘And now about the weight?’ said Sir Kenneth.

‘Suppose we say Derby weights,’ said Wallace St. Omer. ‘Nine stone each. How will that suit you?’

Sir Kenneth Denver thought for a few minutes, and then said :

‘I see no objection to the weight.’

‘We have seen your horse carry it successfully,’ said St. Omer ; ‘and I think mine can do so. It will give me the chance of putting up a good jockey. I have already spoken to Hood, and he is willing to ride Merriwa.’

‘I shall put Moon up again,’ said Sir Kenneth. ‘I should have thought you would have tried another jockey, as you appeared to be dissatisfied with Hood’s riding in the Derby.’

‘I was not at all dissatisfied with his riding,’ said St. Omer. ‘I only thought it unfortunate for Camp Fire that Meteor swerved on to him.’

‘Hood does not often ride for Ray’s stable,’ said Sir Kenneth.

‘I have Mrs. Boyce’s permission to ask him to ride for me,’ said St. Omer. ‘Naturally, as he is her jockey, I should not have asked him without her permission.’

Sir Kenneth Denver did not like the idea of Wallace St. Omer putting up Mrs. Boyce’s jockey. He thought it would prejudice her in favour of Merriwa in the match.

‘Mrs. Boyce is rather particular about letting Hood ride for other people,’ said Sir Kenneth.

‘I am quite aware of that. I believe on one occasion she declined to give up his services in your favour,’ was the reply.

Sir Kenneth felt angry. This man from Australia seemed to be a match for him in every way.

'You could have given Hood the mount without asking anyone's permission,' he said. 'If you knew Mrs. Boyce had declined to give up Hood to me on one occasion, I wonder you risked asking her, and being refused.'

'I did not think she would refuse,' replied St. Omer. 'In fact, it was young Boyce who suggested I should put Hood up.'

Sir Kenneth laughed, and said sneeringly :

'You appear to be quite one of the family, Mr. St. Omer. I congratulate you. Some people form new friendships quickly. Perhaps you will borrow Camp Fire to try your horse with.'

'I shall try and buy him for that purpose,' said St. Omer quietly. 'I made this match with you to win it if I can, and I shall leave no stone unturned in order to do so. I wish you to understand this, because you appear to treat my chance lightly. I do not wish to take any advantage of your overconfidence. I want this match to be famous in the chronicles of sporting events, and to be talked about in after-years as a great race. There will be no pleasure in it to me if Merriwa wins easily.'

'By Jove! you are a cool hand,' thought Sir Kenneth, who could not help admiring this man in spite of himself. Aloud he replied :

'I can promise you a great race for your money ; but I shall be the more pleased if The Cardinal wins easily.'

'That he will not do,' said St. Omer ; 'or if he beats Merriwa easily, he will have improved since the Derby.'

Oswald Boyce came into the club as they were arranging the terms of the match, and Wallace St. Omer beckoned him over.

'We have fixed up the match,' he said. 'Kempton Park is the course ; weight, nine stone each. Hood rides for me, Moon for Sir Kenneth.'

'And in case of forfeit ?' said Oswald. 'You must not forget that.'

'Ah, yes, in case of forfeit,' said Sir Kenneth. 'We ought to have a stiff forfeit in a match of this description.'

'Half-forfeit,' said St. Omer, 'will suit me.'

'Five thousand ! That is stiff,' said Oswald.

'I am agreeable,' said Sir Kenneth.

'Then, as between gentlemen, we can consider it settled,' said St. Omer.

Sir Kenneth knew his man, and felt Wallace St. Omer's word was as good as his bond.

'Yes; there is no occasion for any deposit or formal agreement,' said Sir Kenneth.

'A real sporting match I call it,' said Oswald enthusiastically. 'By-the-by, Sir Kenneth, I owe you a "monkey." Here it is : five one hundred

pound notes. You will find it correct. You must give me my revenge over the match.'

'Willingly,' said Sir Kenneth, as he put the notes in his pocket-book.

'Be careful, Mr. Boyce,' said Wallace St. Omer; 'the odds are all in favour of Sir Kenneth.'

'Of course they are,' said the Baronet. 'I will lay you a thousand to five hundred on The Cardinal.'

'Done!' said Oswald, making a note of it.

Wallace St. Omer looked straight at Sir Kenneth Denver, and said :

'Did you notice the quotations on the match at Manchester this morning?'

'No,' said Sir Kenneth; but he coloured slightly.

'Ah! I am glad of that,' said St. Omer, 'because three to one was laid on The Cardinal in hundreds, and taken several times.'

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## CHAPTER XIV.

### AN OFFER FOR CAMP FIRE.

WALLACE ST. OMER meant what he said when he mentioned his intention of buying Camp Fire to try Merriwa with. He was doubtful whether Mrs. Boyce would sell him the horse, but he thought she would let him have a trial with Camp Fire at Newmarket.

'This was not what he desired. If he purchased Camp Fire, then Ben Darrell would know nothing of the trial, or if he happened to see it would not know the weights. If Ben Darrell merely received instructions to lend Camp Fire for a trial, he would accompany the horse to Ray's stable and see all that went on.

St. Omer was most anxious to win the match, not so much on account of the money at stake, but because he wished to prove how good the Australian horses really are, and he also desired to beat Sir Kenneth.

Wallace St. Omer was rapidly falling a victim to the charms of Mrs. Boyce, and she knew it and was not displeased. She knew nothing of his past life, who or what he was, but she recognised the many good qualities he possessed. She fancied his past life in Australia had not been free from trouble, and thought a woman as usual had been at the bottom of it. She was much interested in the match St. Omer had made with Sir Kenneth, and was anxious Merriwa should win. Wallace St. Omer wrote to her, asking if she would sell Camp Fire, and stating why he wished to buy the horse. Mrs. Boyce wrote a reply to the effect that she did not feel inclined to part with Camp Fire, but invited him to Hanworth to talk matters over.

Wallace St. Omer was nothing loath to call at Hanworth Hall. He knew he would sooner be in the society of Mrs. Boyce than of any woman. One

thing, however, troubled him whenever he thought of Mrs. Boyce, and that was the suspicion that still clung to him in connection with the Melbourne tragedy, when Nina Standon was stabbed to death. Although about ten years had passed since the tragedy occurred, he had never forgotten it, and he often glanced at the papers containing an account of it. If he returned to Australia, he knew his name would still be mentioned whenever the tragedy was referred to. The more he read the accounts of the crime, the more puzzled he became as to who killed Roland Graves. He acknowledged, from all the circumstances surrounding the case, and the evidence given, that people were justified in assuming he had a hand in the affair. A stranger reading the account would undoubtedly have his suspicions, and probably consider St. Omer lucky in getting off so easily.

Whenever he was in the presence of Mrs. Boyce, he could not thrust this thing from him, and he knew he would never be satisfied until the matter was cleared up. From time to time he heard from Inspector Charlwood, who had almost given up hopes of elucidating the mystery. Charlwood, however, was a man not easily baffled or discouraged, and he knew many a crime had been discovered after a lapse of years, owing to fancied security on the part of the criminal. In his letters to St. Omer he had no encouraging news, but he gave him to understand there was always a chance of success.

'I cannot see what you have to bother you in the matter,' wrote Charlwood. 'Certainly, there was some suspicion cast upon you at the time, but that has all died out. No one in London is likely to mention the matter after all these years. You are over-sensitive about it.'

Perhaps St. Omer was oversensitive ; but he could not help his feelings or alter his nature. There are some people so devoid of feeling that nothing disturbs their equanimity. St. Omer was not one of these men. He had his feelings well under control, or his sensitive nature would never have stood the strain occasionally put upon it. The day he rode to Hanworth to see Mrs. Boyce he had glanced over those old Melbourne papers again, and tried to convince himself that no suspicion attached to him, but it was of no use, and he arrived at the same conclusion he had done on former occasions, namely, that even after all these years suspicion must still cling to him. The paper he had missed on a former occasion now worried him, and he wondered if it had been destroyed. He did not mention the loss of it, because he had no desire to draw attention to it. He had a sort of dread that perhaps the paper might not have been destroyed, but read by someone who would notice how prominent his name was in connection with it.

His feelings were depressed as he rode towards Hanworth ; but he had not been long in Mrs.

Boyce's presence before they were dispelled. Mrs. Boyce had a pleasant habit of making people feel at home, and to Wallace St. Omer she was particularly affable.

'So you wish to buy Camp Fire?' she said, after a few commonplace remarks had passed.

'Yes, if you will be good enough to part with him,' he replied.

'Do you know that you are a rather extravagant man?' she said, smiling. 'Camp Fire is worth much more than is usually paid for a trial horse.'

'I am prepared to give what you ask,' he said. 'I know you will only ask a fair price.'

'Then, you do not think I shall take advantage of your evident desire to buy?'

'No. I have not known you many weeks, Mrs. Boyce; but during that time I have learned you are incapable of taking an advantage of anyone,' he said.

'Thanks for the compliment,' she replied. 'I may at once say that I do not wish to part with Camp Fire. I have a desire to prove he is a better horse than The Cardinal. I think, however, the difficulty you alluded to in your letter about Darrell can be got over. I will sell you Camp Fire on condition you resell him to me in a month's time.'

'And the price?' said St. Omer.

'Ten thousand pounds,' replied Mrs. Boyce.

'I am willing to pay that sum,' said St. Omer, 'and

you can have the horse back at the same figure in a month's time.'

'Then, we may consider the bargain completed,' she said.

'As a matter of fact, you are merely lending me the horse in order to try Merriwa?' he said.

'That is what I desired to do, but you would not let me have my own way,' she said.

'I think it will be better for Ray to have the horse for a month,' said St. Omer.

'Perhaps so,' replied Mrs. Boyce. 'I am afraid my trainer will be annoyed. He took a great deal of trouble over Camp Fire before the Derby.'

'And the horse did him credit,' said St. Omer. 'If Merriwa beats The Cardinal in the match, your colt will have an excellent chance of doing so the next time they meet. Would you like to see the trial?'

'Very much indeed,' said Mrs. Boyce. 'I seldom go to Newmarket, but I will make the journey to see Merriwa and Camp Fire tried. Will not the fact of my going to Newmarket draw attention to the trial?'

'It will make no difference,' said St. Omer. 'The result of the trial will probably be misunderstood. I shall not try them at level weights.'

'Let me know when the trial is to take place,' said Mrs. Boyce, 'and I will be there. I will send Ben Darrell an order to give up Camp Fire at once.'

'And I will send you a cheque this afternoon for ten thousand,' said Wallace St. Omer.

'Thank you,' said Mrs. Boyce; 'but that part of the business is merely a formal transaction.'

Wallace St. Omer was always tempted to make love to Mrs. Boyce when in her presence; but something held him back, and he never spoke words to her that indicated the state of his feelings.

Mrs. Boyce, however, read him through and through, and knew there was some strong reason for his keeping silent. His look showed plainly his admiration for her, and in his every action he was considerate towards her. She often asked herself the question: 'Should I be pleased if he made love to me?' and the answer of her heart, if not her head, was in the affirmative. She knew it was rash for a woman in her position, possessed of wealth 'above the dreams of avarice,' to take Wallace St. Omer, or any other man, upon trust. The same confidence he inspired in men he also inspired in Mrs. Boyce.

As she saw him ride away, Ella Boyce thought to herself: 'I wish he would confide in me. There is something he would like to tell me, and he hesitates to do so. He cannot have done anything very bad. Whatever he has done can be as nothing, compared to the iniquities of Bryan Boyce. Perhaps there is some entanglement in Australia he does not care to confess. Such a fine-looking man as Wallace St.

Omer must have made hearts ache before now. I feel he will make mine ache as it has never ached before, if he does not confide in me. I would forgive a man like that anything, short of murder.'

The sound of wheels on the drive startled her, and, looking out of the window, she saw her mother driving towards the house. Ella Boyce had not seen her mother since the Derby, and she smiled as she thought of the reason of her visit.

Mrs. Coldfield was full of protestations of pleasure at seeing her daughter, but Ella's reception chilled her somewhat.

'You never seem pleased to see me,' said Mrs. Coldfield pathetically.

She was always pathetic at first. She relapsed into a growling, snappish state when she failed to accomplish her ends.

'I cannot say I am pleased to see you,' said Ella. 'However, we will pass that over. Why have you called to-day?'

'To congratulate you on your horse running so well in the Derby,' said Mrs. Coldfield.

'He ran well, but, unfortunately, second honours are barren honours,' said Ella.

'I thought there was such a thing as backing a horse for a place,' said Mrs. Coldfield. 'I know I have heard Bryan say he had backed a horse for a win and a place.'

'You probably know more about Mr. Boyce's

doings than myself,' said Ella. 'I am not interested in anything connected with him.'

'Ella,' said Mrs. Coldfield, 'I am in trouble. I am very short of money. Since your husband died my income has been very small.'

'You have ample to live upon,' said Ella.

'You are mistaken; I have not ample to live upon,' said Mrs. Coldfield. 'I have been compelled to borrow money, and now I wish to repay it.'

Ella Boyce looked at her mother coldly. There was no sympathy in her glance, and Mrs. Coldfield knew it.

'I am sorry, for your own sake, you have run into debt,' said Ella. 'I cannot help you.'

'You mean you will not.'

'As you please.'

'You are an ungrateful child,' began Mrs. Coldfield, but Ella stopped her, and said :

'I have heard all that before. If you repeat anything about my ingratitude again, I shall remind you of certain unpleasant facts which, for your sake and mine, are better not mentioned.'

'Dear me!' said Mrs. Coldfield; 'you have no occasion, I am sure, to talk about unpleasant facts. You live your own life, regardless of what people may say.'

'And what do people say?' asked Ella with a glitter in her eyes.

'They say you are too free with the gentlemen

and that your latest acquisition is a mere adventurer from Australia,' snapped Mrs. Coldfield.

'And what is your opinion?' asked Ella in a dangerously quiet tone.

'My opinion is that you ought to be more careful in choosing your acquaintances—if not for your own sake, at least for mine. I hate to be connected with scandal,' said Mrs. Coldfield.

Ella Boyce stepped towards her mother and looked her in the face. Mrs. Coldfield shuddered. She was afraid of Ella in these moods, and yet she could not resist the temptation to provoke her.

'I must be careful in choosing my acquaintances for the sake of your good name?' said Ella in a voice vibrating with passion. '*You* have good cause to talk in this strain to *me*. *I know why you sold me to Bryan Boyce!*'

Mrs. Coldfield turned as pale as death, and trembled from head to foot. Every word of Ella's cut her like the lash of a whip. She did not look at her daughter, but sat as still as the marble figure on its pedestal near her.

Ella Boyce left the room without uttering another word.

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## CHAPTER XV.

## THE MONEY-LENDER'S OFFICE.

'IF a lady calls this-morning, show her into my private room at once,' said Judah Salmon to the head clerk.

'Who is she?' asked Judah's brother.

'The mother of a very rich woman, my dear boy. That is quite sufficient information for you at present,' said Judah, and went into his office, and shut the door in a way that indicated he had given a final answer.

Although the name of the firm was Salmon Brothers, Judah Salmon's brother knew well enough he was regarded in the light of a sleeping partner, who had only to be wide awake when he was ordered to be so. Judah Salmon was a close-fisted man with his clients; he was likewise as close regarding the business of his clients with his brother and everyone in the office.

Before he advanced money to Mrs. Coldfield, who had visited him in her pressing need, he had demanded her true name and position in society. When he heard she was the mother of Mrs. Boyce, he chuckled to himself in a satanic manner peculiar to him. Judah Salmon once heard this chuckle on the stage, and he had cultivated it. He scented plunder from Mrs. Boyce through her mother. He

had no idea of the terms upon which his client stood with her daughter. He saw in the future the wealthy daughter coming to the rescue of the deeply-in-debt mother, and visions of gold untold were conjured up thereby.

'What with the son and the mother, I shall make a glorious haul from the widow of Bryan Boyce. Not much chance of fleecing Bryan. Ah! he was a man, he was ;' and Judah Salmon rubbed his hands, and revelled in the thoughts of the late Mr. Boyce's iniquities.

It was two days after her interview with her daughter that Mrs. Coldfield made an appointment with Judah Salmon. During those two days she had been well-nigh distracted at the thought that Bryan Boyce had betrayed her to her daughter. Her rage at the mere thought was almost pitiable. Revenge she would have in some way, but in what way she had no idea. Ella's pitiless tone was continually in her ears, condemning her and degrading her. She had never loved Ella, nor had she loved Ella's father. It was not in her nature to be a good woman, and she was not courageous enough to be openly bad. She sinned by stealth, and never repented of her misdeeds. Even now, as her daughter's accusing words rang in her ears, she did not repent. She merely groaned at the loss of income caused by Bryan Boyce's death.

'Whatever I have done, she is my daughter,' said

Mrs. Coldfield to herself, ‘and her treatment of me is abominable. She shall suffer for it, I swear it! I will show her what it is to trample upon me.’

Mrs. Coldfield was in a furious state of mind against Ella when she journeyed to Judah Salmon’s office in Jermyn Street. Salmon Brothers liked Jermyn Street. They considered it quiet and respectable, and many young men, who found it hard to settle on Mondays at Tattersall’s, came to them, recommended to do so by the gentlemen of the turf who resided not many doors from Salmon Brothers.

When Mrs. Coldfield arrived at Salmons’ offices in Jermyn Street, she was in fear and trembling as to the result of her mission. She owed Salmon Brothers several hundred pounds, and she wanted more. How she was to repay the money she did not know, and as yet did not trouble about it. In the hands of such a man as Judah Salmon, Mrs. Coldfield was helpless, did she but know it.

When she entered Judah Salmon’s office, he received her in the most polite manner. Had she been a duchess—and occasionally Judah Salmon had been useful to a duchess—he could not have been more obsequious. He bowed with an air of humility positively touching, and Mrs. Coldfield felt she was quite condescending in obliging him by borrowing his money. He gave up his own chair to her, and arranged a cushion in it for her to lean back upon.

'Quite a pleasure to see you, madam,' he said.  
'To what do I owe the honour of your visit?'

'Stupid man!' thought Mrs. Coldfield; 'he must know I can have only one object in coming here. Why cannot he ask me how much I want, and save me the unpleasant necessity of speaking of it first?'

This was not Judah Salmon's way of doing business. He always left it to his clients to open the ball.

'You were so obliging last time I called,' said Mrs. Coldfield, 'that I have ventured here again on a similar errand.'

'Ah, yes; let me see,' said Judah Salmon. 'Last time you were here—— Really, madam, excuse me, but I have such a bad memory.'

'I was here to ask for your assistance—in fact, I required money. I require more money,' said Mrs. Coldfield.

Judah Salmon did not look surprised, and he astonished Mrs. Coldfield by asking:

'How much may you require?'

'Dear me,' thought the lady, 'how wonderfully easy it is to get money from these men!' She evidently thought she had been wasting her time in not borrowing from Judah Salmon before. 'Five hundred will satisfy me for the present,' she said.

Judah Salmon sat down and filled in a form, which he passed to Mrs. Coldfield, saying:

'If you will kindly sign that, madam, you shall have the money.'

Mrs. Coldfield read the paper, and failed to understand it. She read something about a payment of seven hundred and fifty pounds in three months, and said :

'This is the wrong paper you have handed me. It has seven hundred and fifty pounds upon it.'

'Quite correct, madam, I assure you,' said Judah Salmon.

'But I only want five hundred.'

'I understand that,' said Judah Salmon. 'The document is quite correct. The interest, expenses, and other items connected with the loan are included.'

'Do you mean to say you expect me to repay you seven hundred and fifty pounds instead of the five hundred you lend me?'

'Madam could not have put it plainer. That is precisely what I do mean,' he replied.

Mrs. Coldfield was astonished. She had been so glad to get the money before that she did not read the paper she signed. She had come to Judah Salmon in the first instance because she had heard Bryan Boyce speak of him.

'That appears rather a large amount of interest,' she faltered.

'Not for a lady of your position, madam,' he said.

She felt flattered. After all, it was, no doubt, the usual thing, and she wanted that five hundred so very badly. She signed the paper, and received the money.

As she left the office, Judah Salmon said :

‘We shall be very pleased to see you again, madam—very pleased indeed.’

‘Thank you, I will call again,’ said Mrs. Coldfield, in a patronizing manner.

Judah Salmon returned to his office, and, sitting down in his chair, laughed as heartily as he ever permitted himself to do.

‘It is an uncommon treat to deal with a woman like that,’ he said to himself. ‘How blissfully ignorant she is of the consequences of signing these documents ! Dear, dear, how Bryan Boyce must have neglected his mother-in-law’s education !’

The door opened, and Judah Salmon’s pleasant reflections were interrupted.

‘You here again?’ he said, when he saw Oswald Boyce before him. ‘I thought I had done with you—for a time. You were very insulting the last time you were here.’

‘Bosh, Judas ! don’t talk nonsense. I couldn’t possibly insult you,’ said Oswald.

‘I have on former occasions requested you to call me by my proper name,’ said Judah Salmon. ‘I make that request again.’

‘All right, Ju, Ju ! dear old accommodating hundred per cent. Ju, Ju !’ said Oswald. ‘I had to come alone this time, or I am afraid you would have been kicked as an abominable extortioner.’

‘What do you want?’ asked Judah.

'Money,' said Oswald. 'I've just paid Sir Kenneth Denver my last "monkey" over the Derby.'

'Ah! Your horse lost?'

'Camp Fire ran second.'

'Your mad friend, I see, has backed Merriwa to beat The Cardinal for ten thousand a side,' said Judah.

'My mad friend, as you call him, would knock the senses out of you if he heard you,' said Oswald.

'As he does not hear me, my senses remain intact,' said Judah, 'and again I say your mad friend. No sane man would make such a match.'

'Let me have another thousand,' said Oswald.

Judah Salmon took no notice of him.

'Come, it's all in the family,' said Oswald. 'I saw a very dear relation of mine leave your office just before I came in. Luckily, she did not see me.'

'She would have reported the naughty boy to his mother in double-quick time,' said Judah, scenting a chance of gaining information.

'Rather,' said Oswald. 'It would have suited the old vixen down to the ground to give my mother an underhand blow through me.'

Judah Salmon was all alert now. He did not like the tone in which young Boyce spoke.

'Then, your mother and Mrs. Coldfield do not hit it very well?' said Judah Salmon, and anxiously he awaited the reply.

'I did not come here to discuss our family affairs with you,' said Oswald, in a haughty manner.

'Mrs. Coldfield is a client of this firm,' said Judah Salmon. 'I do not wish to be inquisitive, but merely to be on the safe side.'

Oswald Boyce looked at Judah Salmon, and then, much to that gentleman's astonishment, burst into a roar of laughter.

'Well, this is a joke!' he said. 'The wily Judas has been sold by my grandmother! Let me laugh it off. Don't stop me, please;' and he roared again, until Judah felt inclined to hit him.

'I do not grasp your meaning,' said Judah. 'I presume Mrs. Boyce will not repudiate the transactions of her mother. Mrs. Boyce is a very rich woman.'

Oswald Boyce was glad of an opportunity to put a spoke in Mrs. Coldfield's wheel. He disliked her, and knew his mother disliked her.

'If you expect my mother to pay Mrs. Coldfield's debts,' said Oswald, 'you are very much mistaken. That is about the last thing she would think of doing.'

Judah Salmon did not fly into a rage, but he vowed a solemn vow, by all the ancient and modern gods he could think of in such a brief space of time, that he would be even with Mrs. Coldfield. He had never asked her the question as to whether Mrs. Boyce would repay the loans; he had taken it for

granted, and had overreached himself. Luckily, he had been warned in time.

'If Mrs. Boyce declines to pay her mother's debts, she may also decline to pay her son's,' said Judah.

'She will not do that,' said Oswald Boyce, rather sadly, and his face fell.

Judah Salmon knew there would be no risk in lending Oswald Boyce another thousand pounds.

'If you will tell me the exact terms upon which your mother and Mrs. Coldfield stand, I will lend you another thousand,' said Judah Salmon.

'Those are not your usual terms,' said Oswald. 'I cannot accept them.'

There was no mistaking the tone, and Judah Salmon thought :

'He's a fellow to trust, any way. Then, you decline to give me any further information?' said Judah.

'Upon family matters, yes. Concerning myself, you are welcome to any information you require. Will you advance me another thousand?'

'Yes,' said Judah.

'I'm glad of that,' said Oswald, 'because I shall not have to go elsewhere, and it will simplify matters on settling day if there are not too many accounts.'

'Cool hand,' said Judah to himself. He liked clients of this description. He found they generally paid him in full, without a protest, merely a few epithets hurled at him, which he could put up with on the principle that hard words break no bones.

He handed Oswald Boyce the money, and, when he had gone, sat down at his desk, placed a sheet of paper before him, picked up a pen and eyed it viciously, and, dipping it in the ink, said : ‘ And now for Mrs. Coldfield.’

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## CHAPTER XVI.

### SUPPLIES STOPPED.

THE morning following her visit to Judah Salmon, Mrs. Coldfield received a short note from him. It read as follows after the usual preliminary :

‘ Will you please call at our office as early as possible after the receipt of this letter? There has been some mistake in our transactions with you which we wish to rectify at once.—We are, madam, etc.’

Mrs. Coldfield was not at all disturbed by this communication. It certainly was a simple letter, understandable to the dullest intelligence—at least, so Mrs. Coldfield thought, and did not imagine she was casting reflections upon her intellect.

‘ It must mean they have been overcharging me,’ she said to herself. ‘ Perhaps that seven hundred and fifty pounds was wrong, and it should have been

five hundred. I will go to town as early as I can and see Mr. Salmon.'

Mrs. Coldfield, although the grandmother of Oswald Boyce, still wished to be thought a good-looking woman of forty. She took infinite pains with her toilet, and the works of art she endeavoured to execute in front of the looking-glass were wonderful to behold. Her dressing-table was laden with the latest things in 'make-ups,' and she experimented with them freely. She took particular care of her face on the morning she received Salmon's letter. Her maid—she was not too poor to indulge in that expensive luxury—wondered if she contemplated matrimony again at her time of life. Mrs. Coldfield was never patient with anyone, least of all her maid, and on this eventful morning, as it afterwards proved to be, she scolded and rated her more than usual. When the finishing touches were completed and Mrs. Coldfield had left the house, her maid made up for lost time and scoldings by securing samples of her mistress's 'aids to beauty.'

Mrs. Coldfield had no idea of the storm about to break over her head as she entered Salmon Brothers' office. She was ushered into Judah Salmon's room with due deference to her position as a lady of some consequence in the world—a small portion of it. It is a relief to know that many parts of the world are not burdened with people of consequence.

Judah Salmon rose to receive her. There was something stealthy and catlike about his movements as he eyed his visitor over and drew a screen before the door. He seemed about to spring upon something and tear it to pieces ; but Mrs. Coldfield, wrapped up in her mantle of self-conceit, saw none of these things. She sat down in Judah Salmon's chair, having failed to notice that on this occasion he had not offered her a seat.

'So you have sent for me to rectify some little mistake ?' she said quite playfully, and watching to see if her labours of the morning were wasted upon Judah Salmon.

'Giddy old cat trying to play the kitten,' thought Judah. 'I'll make the fur fly presently.' Aloud he said : 'Yes, madam, there has been a mistake—a serious mistake.'

'I thought there must be something wrong yesterday, when you asked me to sign that paper for seven hundred and fifty pounds,' said Mrs. Coldfield blandly.

'And you are quite right in your surmise, madam,' said Judah Salmon. 'How are you going to repay the money you have borrowed ?' was the unexpected question.

Mrs. Coldfield felt uncomfortable. It had been such an easy process borrowing the money, that paying it back seemed very far distant. 'Twas ever thus.

'Is that why you have sent for me, to ask such an absurd question? If so, why did you not ask me yesterday, and save me the trouble of a second journey?' said Mrs. Coldfield pettishly.

'Because I did not know yesterday what I know to-day,' said Judah.

'And pray what have you heard during the past few hours that has made this interview necessary?' she asked.

'Yesterday, madam, I thought you were on good terms with Mrs. Boyce, your daughter; now I know you are not.'

'That can have nothing whatever to do with our transactions,' said Mrs. Coldfield.

'It has everything to do with them,' said Judah Salmon. 'It was on the strength of your statement that you were Mrs. Boyce's mother that the money was advanced to you.'

'And it is perfectly true—I am her mother.'

'But she is not likely to pay your debts,' said Judah Salmon.

'I never said she would pay my debts,' replied Mrs. Coldfield. 'If you have sent for me to insult me at the instigation of Mrs. Boyce, permit me to leave your office at once.'

Judah Salmon smiled as he thought: 'How she hates her daughter! She will be a useful woman to me; but I must let her feel I hold a tight rein over her.'

'I have no intention of insulting you, madam,' said Judah Salmon. 'I have sent for you to inform you that if you cannot give good security supplies will be stopped at this office.'

Mrs. Coldfield was cunning where money was concerned, and she had no intention of having her supplies stopped if possible.

'I owe you a very small amount,' she said.  
'Surely my personal security is sufficient.'

'You owe us, madam, two thousand two hundred and fifty pounds,' said Judah.

Mrs. Coldfield gasped, and stared at him in astonishment.

'I have only borrowed fifteen hundred,' she said in a low voice.

'Excuse me, the amount I stated is correct.'

'It is extortion, robbery, and everything abominable!' said Mrs. Coldfield, forgetting to be cautious.

'The money must be paid when due,' said Judah Salmon. 'The first bill of seven hundred and fifty pounds is due next week.'

Mrs. Coldfield began to feel very uneasy. She could not raise half that sum in so short a time.

'When you came here we naturally thought Mrs. Boyce would pay your debts,' said Judah Salmon; 'she is worth millions, I believe. Surely she will be security for you.'

Mrs. Coldfield shook her head, and said :

'It is useless to ask her. She is a most unnatural child.'

Judah Salmon looked sympathetic, and said :

'I have been much more lenient to you than I intended yesterday, because you may be able to help me. You may be able to render me some assistance.'

'In what way?' asked Mrs. Coldfield.

'You do not love your daughter,' said Judah Salmon. 'Would you like to have the means of obtaining money from her and wounding her feelings at the same time?'

Mrs. Coldfield's mean, paltry spirit shone out of her eyes as she said :

'Indeed I should.'

'Do you know Mr. Wallace St. Omer?' asked Judah Salmon.

'He is an Australian?'

'Yes, that is the man. He insulted me in this office, and I never forgive insults from such men as Wallace St. Omer. He meant what he said, and he forced me to do what I did not wish, and I mean to be even with him,' said Judah Salmon.

'I do not know him personally,' said Mrs. Coldfield.

'Are you aware he is visiting Mrs. Boyce frequently?'

'I believe such to be the case.'

'I have learned more than that: Wallace St.

Omer is in love with your daughter, and she returns his affection,' said Judah Salmon.

'Are you quite sure of your ground?' she asked.

'Almost sure. I wish you to make quite sure.'

'It will be difficult, you know. Mrs. Boyce and myself are not on good terms.'

'But you visit her, and surely you can, with your knowledge of the world, worm it out of her. Provoke her. Say Mr. St. Omer is everything that is bad—a libertine, a gambler, a roué, a man who has committed a great crime. She will defend him. It will make her jealous of his good name. When you have driven her into his arms, leave the rest to me.'

Mrs. Coldfield did not like the prospect before her, but she said :

'And is Mr. St. Omer such a man?'

'Yes; and I have proofs that he is,' said Judah Salmon.

'Let me see them,' said Mrs. Coldfield.

'No, madam. They do not go out of my possession until I show them to Mrs. Boyce,' said Judah.

'And when she has seen them?' asked Mrs. Coldfield.

'She will wish to have them. If she loves him, she will want to destroy them; if she thinks he has deceived her, she will want them in order to have her revenge.'

'You have some knowledge of women,' said Mrs. Coldfield.

'I have,' said Judah. 'I have studied the sex. It is an interesting occupation.'

He gave Mrs. Coldfield a look of admiration, and laughed to himself at the effect.

'Perhaps I can manage what you require,' she said.

'I am sure a woman of such resource and knowledge of the world can do so,' said Judah.

'And in what way shall I be benefited?' she asked.

'Your supplies will not be cut off,' said Judah Salmon, 'and you shall have half the purchase-money of the proofs.'

'And suppose Mrs. Boyce does not purchase the proofs?'

'Then you will have a respite, and be in no worse position than you are to-day,' said Judah.

'But I shall have to repay you the money I have borrowed,' said Mrs. Coldfield. 'How am I to do that?'

'Your fertile brain will discover some way out of the difficulty,' said Salmon.

'I shall reap no advantage if I do as you wish,' she said.

'You will reap one very great and almost immediate advantage,' said Judah Salmon: 'You will not have to find that seven hundred and fifty pounds next week.'

Mrs. Coldfield gave a sigh of relief, but she said:

'I am afraid the advantage is all on your side, Mr. Salmon.'

'It generally is in our line of business,' was the reply.

Mrs. Coldfield went home feeling that she had been guilty of as mean conduct as any woman possibly could be, but she did not let it trouble her. She hated Ella, and this gave her a chance of striking her in a tender quarter.

As for Judah Salmon, he was quite satisfied with the way he had played his cards.

'She'll see her daughter, and taunt her with St. Omer's bad qualities,' he thought. 'If there is anything in that quarter, and Mrs. Boyce is in love with St. Omer, then she'll bid for the paper I have. I can then sound Mr. St. Omer and get his bid for it, and play one off against the other. He's in love with her, at any rate, and I must set the ball rolling at once about this Melbourne business. Whichever way it goes I'm all right. Mrs. Coldfield—ah, dear Mrs. Coldfield!—I am afraid you will not reap a very rich harvest. You are a wicked old woman! Don't believe I ever had such a bad lot in this office, and there have been some out-and-outers here. Wonder why she hates her daughter so. I'd like to know. It must be something out of the common to make a mother and daughter such deadly enemies. Mrs. Coldfield's position is peculiar. She is about to do a despicable action, and risk payment for it. It was

shabby of her to let me suppose Mrs. Boyce would pay her debts; such mean actions cannot pass unnoticed, and you, dear Mrs. Coldfield, will pay the penalty.'

Judah Salmon unlocked his safe, and, taking out the Melbourne paper, carefully read over the report of the tragedy again. He had read it several times—in fact, so many times that he really thought Wallace St. Omer a double-dyed murderer. When he had finished the account, now so familiar to him, he replaced the paper in the safe and locked it.

'That's plain enough evidence,' he said. 'I've read it again and again, and every time it tells more against him. If Mrs. Boyce reads that, he's got a knock-out blow. Some men are born lucky. That must be his case, or he'd never have got out of it. He'd have been hanged before now if he'd been an unlucky man. Wonder if he's got any of those papers. If he has, he might produce them, and show Mrs. Boyce he had no fear of being misjudged by her. No, I hardly think he'll do that. A man, even a rich man, does not get the chance to marry a woman with a million or two every day. The game is in my hands, Mr. St. Omer, and I can pay you out for what you said in this office to me.'

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## CHAPTER XVII.

## A RATTLING GALLOP.

UNDOUBTEDLY the great match between The Cardinal and Merriwa excited more interest than any of the big races following the Derby. Old sportsmen, who had seen big matches decided upon Newmarket Heath half a century ago, welcomed this return of a once popular form of racing, and vowed to be present at Kempton on the day of the match. Additional interest was aroused because the match would be a trial of speed between representatives of England and Australia. There was plenty of speculation upon the result now the conditions were published. Nine stone each over a mile was regarded as an excellent weight, and no better jockeys could have been selected than Hood and Moon.

It was an eventful day in Wallace St. Omer's life when Mrs. Boyce and her son came to Newmarket to see the trial between Camp Fire and Merriwa.

Fred Ray had pushed Merriwa along in his work as soon as the match was ratified, and the horse revelled in his gallops, and had an appetite that astonished his trainer. There could be no doubt about the soundness of Merriwa's constitution. The horse was the healthiest animal Fred Ray had ever trained. The more work Ray gave him, the better

the horse looked, and the Newmarket touts were beginning to think the Derby winner would not have such an easy task after all. Newmarket horse-watchers have strange prejudices against certain animals, and many of them refused to believe that Merriwa was as good as he looked.

Sir Kenneth Denver took care to have reliable information about Merriwa's doings on the track. Unfortunately for him, however, the man who closely watched Merriwa for him was prejudiced against the horse, and also the trainer. When the conditions of the match were agreed upon, Sir Kenneth removed the three horses he had at Ray's into Wood's stable, where The Cardinal had his quarters. There was no disagreement between Ray and Sir Kenneth over the matter, and the latter said the trainer could have the horses back after the match if he wished. Fred Ray was not ill-pleased to be rid of Sir Kenneth's horses. He found in Wallace St. Omer an owner who trusted him and paid liberally, and always gave him credit for doing his best.

Ben Darrell was very wroth when he received instructions to hand over Camp Fire to Fred Ray.

'Sold him for ten thousand! Women never know their own minds. After all the trouble I took over him for the Derby! If he's sold he's got to go, and there's an end of it; but Ray will get no tips from me how to train him. I expect he'll have the cheek to try Merriwa with him. Hope he does; it will

show Mr. St. Omer Australian horses are not up to our form.'

Camp Fire was duly handed over to Fred Ray, and Ben Darrell was in a bad humour when he saw the horse he fancied so much leading Merriwa in his gallop.

'It's a darned piece of impertinence,' he muttered, 'buying a colt like Camp Fire to lead a colonial-bred un in his work.'

But it soon dawned upon Ben Darrell that Merriwa was a much better horse than he expected. When he saw the Australian galloping alongside Camp Fire, and holding his own with him, he reluctantly arrived at the conclusion that Fred Ray had something out of the common in his care. Darrell was not such a fool as to deliberately shut his eyes to the merits of any horse.

St. Omer had fixed the trial to take place on the racecourse side, at a convenient hour after Mrs. Boyce arrived at Newmarket. He met her at the station, and, after visiting the trainers' quarters, they drove to the racecourse, where the horses had already preceded them.

Oswald Boyce, as usual, was all excitement. He lived in a state of perpetual excitement, and the wear and tear of his fast life was beginning to tell upon him. Since he became acquainted with Luna Godwin a change had come over him for the better. So far, he had not ventured to tell his mother about her, but

he confided in Wallace St. Omer, who sympathized with him. On such a day as this, however, Oswald Boyce forgot all his worries and troubles in the delightful anticipation of seeing a rattling good gallop. He knew it would be a good gallop, because Camp Fire, Merriwa, and Kooringa were to take part in it.

Mrs. Boyce, too, felt a thrill of excitement as they drove over the famous heath towards the scene of the trial. Wallace St. Omer, as he looked at her, felt all his scruples vanish, and thrust aside those memories of the past which clung to him when alone.

'Darrell was not at all pleased at parting with Camp Fire,' said Mrs. Boyce. 'He will be rather surprised when he receives him back in a month's time.'

'If Merriwa wins the match, I shall feel inclined to ask you to let me keep Camp Fire,' said St. Omer. 'He will always remind me of my first Derby—such a Derby as I am sure I shall never see again or enjoy half as much.'

'Although I lost the race, I enjoyed the day,' said Mrs. Boyce.

Their glances met, and the look Mrs. Boyce gave him made his pulses tingle.

'I'll risk it,' he thought. 'Why should I deny myself the chance of winning her? There is nothing in my past life I need be ashamed of, and if some people condemn me, others know I am innocent, and

I have a clear conscience. I believe I have a chance of winning her, and she is the only woman I ever loved.'

They were not long in arriving on the ground where the trial was to take place. All the arrangements had been made, so that there was no delay. Hood was on Merriwa, and two good riders on Camp Fire and Kooringa.

Fred Ray cantered on his cob some way down the course to give the signal, and there were very few people about when he did so.

Kooringa went to the front, and made the pace warm, and Camp Fire and Merriwa followed close in his track. Hood knew what Camp Fire could do, but he had not ridden Merriwa before. He was surprised at the way the horse moved under him. Merriwa was a sound galloper. There was no hesitation about him, and he bounded over the turf with a long, sweeping stride that made Hood delighted with his mount. There was a resolute style about Merriwa's galloping that could be relied upon. Hood, knowing what a good horse Camp Fire was, felt certain that if Merriwa made a close finish of it with seven pounds the worst of the weights, the chances of his winning the match would be great.

Kooringa had a light-weight up, and for six furlongs led at a great pace ; but after this he began to tire. A couple of furlongs from home Camp Fire drew clear of Merriwa, and went in pursuit of Kooringa,

quickly overhauling him. Hood saved Merriwa for a final dash, much as he would have done in a race, and a furlong from where St. Omer and the others stood he began to creep up. At this point of the gallop Hood discovered one peculiarity about Merriwa, and that was that the horse had a stubborn will of his own, and had to be cautiously ridden. So long as it was all plain sailing, and he could gallop his own pace, Merriwa went as well as any horse Hood had ridden, but when he began to call upon him, the horse showed signs that it would not be well to interfere with him.

‘It’s not temper,’ thought Hood, ‘and this is only a trial. I’ll let him run it out his own way. Beggar me if I don’t think that’s what he wants.’

Hood could not have done a wiser thing. It was only a trial, and he could explain afterwards why he had ridden Merriwa in this way. There would be no loss over the result, and a knowledge of the horse would be gained.

No sooner had Hood commenced to ride Merriwa than he left off doing so, much to the surprise of Fred Ray, who said :

‘I told him to ride it out. What on earth is he doing?’

When Hood ceased riding Merriwa hard, and let the horse make his own race, the effect was magical. Merriwa, to show his appreciation of the change, galloped in the most resolute fashion again, and

quickly drew close up to Camp Fire, while Kooringa had dropped back.

Wallace St. Omer watched the finish of the gallop with the greatest interest, as did Mrs. Boyce and Oswald. No one spoke; they were too intent upon the result of the gallop. A few lengths from where Fred Ray stood Merriwa gained upon Camp Fire, and as they passed the trainer, the Australian had his head in front.

'A rattling gallop,' said Ray; 'but I can't understand Hood's tactics—no doubt he can explain.'

'The Cardinal's goose is cooked,' said Oswald gleefully.

'What an expression, Oswald!' said his mother.

'The expression is expressive,' said St. Omer, with a smile. 'I quite agree with the remark.'

'I am very glad I let you have Camp Fire,' said Mrs. Boyce. 'There can be no mistake about such a trial as that after the race he ran The Cardinal in the Derby.'

Hood had dismounted, and was chatting to Fred Ray as they came towards St. Omer.

'What has Hood to say?' asked St. Omer.

'A good deal,' replied Ray. 'He seems to have summed up Merriwa correctly, and it is a good thing he found out his peculiarities in the trial.'

Hood explained how he had ridden Merriwa, and why he left off pressing him a furlong from home.

'He's a horse that runs his own race,' said Hood.

'He'll not be driven along. Do you know, Mr. St. Omer, I believe that horse of yours is a better judge of pace than any jockey. He timed the finish to a nicety, and won by a head. Had I let him go his own pace all the way, he would have won by more. I shall have to ride him his own race in the match, or there will be trouble.'

'He's like "old Jack"—I mean Carbine,' said St. Omer. 'Anyone who saw him win the Melbourne Cup will acknowledge the horse ran his own race. I shall leave it to you how you ride him in the match; it is rather a different thing to a race.'

The result of the gallop was gratifying to all concerned, and they returned to Newmarket in high spirits.

Wallace St. Omer returned to town with Mrs. Boyce and her son, and accepted an invitation to go on to Hanworth Hall with them for dinner.

During the evening he had a few moments alone with Mrs. Boyce. He felt strangely agitated, and she noticed it, and resolved to help him.

'You do not seem well,' she said. 'Perhaps there is something troubling you? Can I be of any use?'

'How you read me!' he said slowly. 'Yes, Mrs. Boyce, there is something troubling me. I wished to ask you a question upon which the whole future of my life depends, and now I dare not do it.'

'We have known each other only a few weeks,' said Mrs. Boyce, 'but I have learned to trust you.

If there is something in your life you wish me not to know, keep it from me. Say what you wish to say to me regardless of that.'

The temptation was great. Mrs. Boyce was giving him every encouragement, and yet he could not force himself to speak. At last he said :

'I think you know what I wish to say—to ask you. But I will not ask you now. I have a presentiment that something is about to happen that will clear my name from a suspicion which is unjust and cruel. No one in England, so far as I am aware, knows of it, and it all happened many years ago ; but I will not ask you the question upon which my happiness depends until I can show you that I am worthy to put it to you.'

Mrs. Boyce held out her hand, and said to him :

'I know the question you wish to ask. I fear nothing in your past life, for I know the man you are to-day. If you wish for my answer now, I will give it you.'

'May I hope for a favourable answer when the time arrives for me to ask you the question ?' he said.

'Yes,' she replied, a faint blush covering her face. 'I think I can safely promise that.'

'You have lifted a weight off my shoulders,' he said. 'I am the happiest man in the world.'

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## CHAPTER XVIII.

## AFTER THE TRIAL.

THERE had been no intention on the part of Wallace St. Omer, his trainer, or jockey to deceive the public in Merriwa's trial. Touts are wonderfully confident in their own judgment. Some of them are conscientious men, and do their level best to give accurate accounts of trials and gallops that come under their notice, but they are liable to make mistakes like other folk. The accounts of the trial between Merriwa, Camp Fire and Kooringa varied in the next morning's papers. The bulk of the reports favoured the idea that Merriwa carried the same weight, or perhaps less than Camp Fire, and that the winner ran in a shifty and uncertain manner. One writer went so far as to say Merriwa was a rogue and shirked his task a furlong from home when Hood asked him to go. Had the jockeys on Camp Fire and Merriwa exchanged places, the general belief was that Camp Fire would have won easily. Smart writers and paragraphists in the evening papers commented upon the reports of the trial furnished to them. One of them wrote as follows:

'Although Merriwa beat Camp Fire in a trial yesterday, from a reliable source I learn that it was a palpable fluke. When Hood called upon Merriwa a furlong from home the horse almost stopped.

Camp Fire's rider saw what happened, and eased his mount, probably with the laudable intention of making a race of it, in order not to spoil the interest in the match. Hood, seeing this, got Merriwa going again, and caught Camp Fire on the post. The trial took place in the presence of Mr. Wallace St. Omer, Mrs. Boyce, and Mr. Oswald Boyce.'

Sir Kenneth Denver duly received his report from Newmarket, and it coincided with the above paragraph. This was not to be wondered at, as the information came from the same source. Sir Kenneth read the remarks in various papers. He did not relish a remark made by 'Vigilant' in the *Sportsman*, to the effect that, whatever view was taken of the trial, Merriwa was undoubtedly a better horse than was generally thought. Sir Kenneth also saw this remark corroborated in his *Pink Un*, and he had a great respect for 'Vigilant' and 'The Wizard.'

Sir Kenneth Denver had not done well since he won the Derby with The Cardinal. Several of his speculations had turned out wrong, and several stiff 'calls' had to be met. He had lost money over a glove-fight, and had been unlucky at his club when playing cards. For the second time in his life he was getting short of ready money. The first time he ran short of this desirable commodity was soon after leaving Oxford, before his father died, and, strange to relate, Judah Salmon had helped him over the stile. He did not wish to consult Salmon Brothers again.

He had a lively recollection of being in their clutches before. Sir Kenneth Denver was an honourable man in his turf transactions, and when he made the match for ten thousand pounds with Wallace St. Omer, he placed that amount on one side and determined he would not touch it. When a man feels he is running short of ready money, and knows that by merely signing cheques he can have the sum of ten thousand pounds, he must be given credit for considerable control over himself if he declines to take advantage of the opportunity. To Sir Kenneth's credit be it said, he never for one moment thought of drawing upon that ten thousand pounds. He thought of that amount—of course he could not help doing so—but he would not touch it.

Another item in the report of the trial that caused him to reflect was that Mrs. Boyce and Oswald Boyce were present with Wallace St. Omer. Sir Kenneth and Mrs. Boyce were good friends, but before Wallace St. Omer appeared on the scene, Sir Kenneth hoped they would become more than friends. Mrs. Boyce was perhaps the richest woman in England, certainly one of them, and she had suitors of high degree galore. These aristocratic gentlemen concern not this tale. They always appear on the scene when an heiress is about, and disappear into obscurity until another opportunity offers, when they have asked the question, with an air of condescension, and been declined with thanks. Mrs. Boyce became

so tired of declining offers with thanks that she vowed she would decline in unmistakable tones. Some of these money-hunters were indecent enough to try and approach her before Bryan Boyce had settled in his last resting-place. Sir Kenneth was not one of these men. He bided his time, and flattered himself he was first favourite until Wallace St. Omer appeared. It was hard lines on Sir Kenneth. Mrs. Boyce's money would have been remarkably handy, and he would not have scrupled to spend it. Consequently, when he saw Mrs. Boyce was present at Merriwa's trial he was not in the best of humours.

'He's cut me out of the running,' thought Sir Kenneth; 'and now she is hoping to see him beat me for that ten thousand a side. Not if I know it.'

He had every confidence in The Cardinal, and with good reason. The horse had done splendidly since the Derby, and was actually improving. Sir Kenneth would not hear of defeat, and his friends were sanguine of success. Betting on the match became very heavy. After the trial, The Cardinal eased to two to one on, and once touched five to two on, but so readily were these offers snapped up that three to one on him was again laid before the rooms closed.

Oswald Boyce, after he saw the trial, determined to plunge on Merriwa, and took the odds against whenever offered him to large amounts; that is to

say, he accepted three to one on The Cardinal from backers of that horse.

Wallace St. Omer heard of some heavy wagers Oswald Boyce had made, and gave him a friendly caution.

'Oh, it's all right!' said Oswald. 'If you lose, which I don't for one moment suppose you will, I can call upon Judas again.'

'I hoped you had done with that old scoundrel,' said St. Omer.

'Done with him!' echoed Oswald; 'not by a long chalk. When settling-day arrives he'll pretty near do for me;' and he looked glum at the prospect.

Wallace St. Omer thought over what Oswald Boyce had said, with the result that he presented himself at Salmon Brothers' office, and inquired for Mr. Judah Salmon.

When Judah Salmon heard who wished to see him, he thought:

'Mrs. Coldfield has been at work in good time. He must have received a hint; but how the deuce does he know I'm in it? What that chap does not know is not worth knowing.'

Wallace St. Omer was admitted, and Judah Salmon asked him to what he owed the pleasure of a visit from him.

Wallace St. Omer ignored the remark, and said:

'I am here on business; it may be profitable business to you.'

'It's coming,' thought Judah ; 'but how the deuce does he know I have the paper? He can't know. It's all nonsense.'

'What is the business, Mr. St. Omer?'

'You hold certain bills, papers, whatever they are, of Mr. Boyce's,' said St. Omer.

'Oh, that's it, is it?' thought Judah. 'Come to bid for 'em, eh? in order to get a grateful acknowledgment from his mother when she discovers it. You're artful—very artful.'

'We do hold securities of Mr. Boyce's,' said Judah. 'Very good they are, too.'

'Don't be too sure of that,' said St. Omer.

'Eh! what?' exclaimed Judah, startled out of his usual manner.

'I said "Don't be too sure of that,"' said St. Omer.

'You are joking,' said Judah. 'Mr. Boyce will be a very rich man when he comes of age.'

'When his mother dies,' said St. Omer. 'There is a slight difference. Mr. Boyce comes of age next year. His mother, I hope, will live much longer than you.'

'But he comes into a heap of money next year,' said Judah.

'Bah! a few thousands,' said St. Omer. 'Not sufficient to pay you off, I'll warrant.'

'He's trying to run down the price,' thought Judah.  
'He's a knowing one.'

'I'll risk it,' he said aloud.

'Will you sell me the papers you hold with Mr. Boyce's signature on?' asked St. Omer.

'No,' said Judah Salmon.

St. Omer turned round, and was about to walk out of the office, when Judah Salmon said :

'Don't be in such a hurry.'

'You said you declined to sell. I have nothing further to say to you,' replied St. Omer.

'Sit down,' said Judah Salmon.

'I prefer to stand,' said St. Omer.

'What will you give for Mr. Boyce's paper?'

'How much do you hold?'

'Over twenty thousand pounds, principal and interest.'

'Show me the papers,' said St. Omer.

'You'll not touch them,' said Judah.

'I'll touch you, you wretched old scoundrel, if you make a remark like that to me again,' said St. Omer, and looked so threatening that Judah Salmon shrank back.

'I only wished to make sure,' he whined.

'Produce them,' said St. Omer.

Judah Salmon unlocked the safe. It was opposite to Wallace St. Omer, and he could see into it. His eyesight was very keen, and he looked into the safe as the money-lender opened it. By a strange chance, Judah Salmon had put the Melbourne *Argus* in his safe after reading it on the last occasion, and Wallace

St. Omer distinctly saw the heading of the paper, but not the date.

'Strange he should have a Melbourne *Argus* there,' he thought.

Then it flashed across him it might be a copy of the paper with the tragedy in. He smiled at the idea a moment later; it happened over ten years ago, and Judah Salmon would scarcely be likely to have that particular paper in his possession.

'I'd like to know the date, all the same,' thought St. Omer; but he had no opportunity of ascertaining it.

Judah Salmon produced a bundle of papers, and, looking at a list at the end, said:

'The amount is not quite twenty thousand, but it will be over that by next year.'

'Does Mr. Boyce know you have robbed him to the tune of over ten thousand?' said St. Omer.

Judah Salmon shook with rage. He flung the papers back into the safe and locked it.

'Forty thousand from you will not buy those papers now,' he said hoarsely.

'When the money becomes due I shall stand by Mr. Boyce,' said Wallace St. Omer; 'and you will have to face the best lawyers in London in your cross-examination in court.'

'You'll persuade him to go to law?' said Judah fiercely.

'I will,' said St. Omer; 'and you will come out of court a branded scoundrel.'

Judah Salmon raised his clenched fists above his head and cursed the calm, firm man before him.

Wallace St. Omer said quietly :

' You had better treat with me now. I will give you ten thousand cash down.'

' He owes more. He's had more than that in ready money,' said Judah.

' How much will you take?' asked St. Omer.  
' Remember his mother has said she will not pay any such debts as these.'

Mrs. Boyce would, without a doubt, have paid her son's debts, but St. Omer knew such a shot would hit home.

' Make it fifteen thousand, and you shall have all his papers.'

' And a clearance from your firm, a separate document, stating Oswald Boyce does not owe you a single copper.'

' Yes,' said Judah.

' I will give you a cheque for the amount and wait here until your clerk gets the money,' said St. Omer.

He produced a cheque-book and wrote out the amount. Judah Salmon sent his brother to cash the cheque, and in a very short time he returned with the Bank of England notes.

St. Omer duly received Oswald Boyce's papers and the clearance from Judah Salmon.

' That settles the matter,' said St. Omer ; ' and I

hope never to meet you again.' He walked out of the office before Judah Salmon could reply.

The money-lender shook his fist at the closed door, and said :

' You have forgotten one thing, my very cute friend. Mr. Oswald Boyce will probably come here again. If he does come, he will be quite surprised to find how readily he can increase his indebtedness to us. Mr. Oswald Boyce shall have as much of your fifteen thousand back as he requires, Mr. St. Omer. And as for yourself—well, you shall know what it is to cross swords with Judah Salmon.'

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## CHAPTER XIX.

### IN LOVE AND IN DEBT.

OSWALD BOYCE met Luna Godwin several times at Hampton Court. She went there to paint, and naturally Oswald Boyce rode in that direction in order to see the fair artist he had become acquainted with in such an unexpected way. The more Oswald Boyce saw of Luna Godwin, the deeper he fell in love with her. He knew she was not indifferent to him, and the thought pleased him.

On one occasion Luna Godwin took her mother with her to Hampton Court, and when Oswald Boyce

came, introduced him to her. Young Boyce, Mrs. Godwin was glad to note, did not favour his father in appearance. She was attracted towards Oswald Boyce, in spite of the name he bore and the painful memories connected with it. Oswald Boyce had a taking manner, and generally made a favourable impression upon first acquaintance. He was the more affable to Mrs. Godwin because she was Luna's mother, and he strolled about the grounds with her while Luna went on with her work.

When they had been in the grounds about half an hour, talking on general topics, Oswald suddenly asked Mrs. Godwin how she had come to make such a mistake about his father in connection with her husband.

'It was not a mistake,' said Mrs. Godwin, after a pause. 'Shall I tell you the true story? I think you ought to know it.'

'Yes; perhaps I had better hear what you have to say,' said Oswald.

They sat down on one of the seats in a shady spot, and Mrs. Godwin told him her story, and she spoke bitterly against the rich man's abuse of his wealth. At the conclusion of the painful subject, she said :

'Now you see, Mr. Boyce, why I asked my daughter to return your money, and I think it would be for her happiness if you ceased to meet her.'

'I am glad you have told me your story,' said Oswald, 'and I can understand why the money was

returned ; but I fail to see why I should suffer for the wrong my father did you. Mrs. Godwin, I love your daughter dearly, and I hope and believe she returns my affection. Why should we be made miserable because something happened years ago between my father and her father ? Will you give me your permission to ask Luna to be my wife ?'

' What will your mother say ?' asked Mrs. Godwin.

Oswald Boyce hesitated a few moments ; then he said :

' My mother will give her consent. She will not interfere in a matter concerning my happiness.'

' I do not think your mother will approve of it,' said Mrs. Godwin. ' Although we are poor, we are proud, and I could not bear to see my daughter slighted. Take my advice, Mr. Boyce, and do not let this matter go any farther. Believe me, it will be for the happiness of both.'

' It must go on !' said Oswald excitedly. ' I love your daughter, and I wish to make her my wife. I shall be of age next year——' He hesitated, and Mrs. Godwin said :

' And will then be a very rich man.'

He smiled rather ruefully, as he said :

' I am afraid I am in love and in debt, and that when I come of age I shall be no better off than I am now.'

Mrs. Godwin did not seem at all astonished ; she thought :

'He must be like his father in one respect—a gambler.' Aloud she said: 'And what do you intend doing when you come of age?'

'I have never thought about it,' he said, laughing. 'It will take all the money my father left me to pay off my debts. I am sorry to say I have spent much more than my annual allowance every year.'

'And with no prospects before you, you wish my daughter to become your wife. Do you not think she is much better off as she is?' asked Mrs. Godwin.

'When I marry, my mother will make me a handsome allowance. She has promised to do so,' he replied.

'If you marry as she wishes,' said Mrs. Godwin; 'and, as I said before, I do not think your mother would consent to your marrying Luna.'

'If I obtain my mother's consent, will you give me yours?' asked Oswald.

'Yes, if Luna really loves you. My daughter's happiness is more than anything else in the world to me,' said Mrs. Godwin.

'Then, it is as good as settled,' said Oswald confidently, 'for my mother will not deny me what I ask.'

Mrs. Godwin smiled. She fancied Oswald Boyce's jubilation premature.

Soon after his conversation with Mrs. Godwin, Oswald Boyce spoke to his mother about Luna Godwin.

Mrs. Boyce heard what he had to say without interruption, and listened with a smile to her son's enthusiastic description of Luna, and the enumeration of her many excellent qualities. Mrs. Godwin had insisted upon Oswald Boyce concealing nothing from his mother, and so he reluctantly told her how Bryan Boyce had behaved to Luna Godwin's father. This, he thought, would be the one difficulty he would have to overcome with his mother, but, strange to say, the relation of Bryan Boyce's misdeeds told in Oswald's favour.

'Do me a favour, mother,' said Oswald, when he had exhausted every argument he could think of in furtherance of his desire. 'Let me introduce you to Luna and her mother. I am sure you will like them. Mrs. Godwin is a lady, and lack of riches is no crime or fault. Luna you will be delighted with. She is the best—'

'I have heard all about her,' said Mrs. Boyce, with a smile. 'You have described her minutely. I know the colour of her eyes and her hair, and how every feature is formed. She must be a paragon of excellence. You say she is well educated and accomplished, and ladylike in appearance. You will be of age next year, and at liberty to marry her if you wish without my consent. Mind, I do not say I shall withhold my consent. You will have money enough to marry upon, and if Miss Godwin is a suitable match for you, I shall make you a hand-

some allowance. Mrs. Godwin being in straitened circumstances will make no difference to me. If she is a lady, and her daughter a girl I can love as my son's wife, I shall raise no objections.'

When Mrs. Boyce mentioned that her son would have money enough to marry upon, Oswald Boyce looked rather rueful, but his mother did not notice it. Mrs. Boyce agreed to call at the Godwins' with her son, and did so.

Mrs. Godwin had never met her before, and she wondered how such a woman could have been brought to marry Bryan Boyce.

Mrs. Boyce knew well how to make friends, and, luckily for Oswald's projects, she liked Mrs. Godwin, and was charmed with Luna's simple, unaffected manner.

When Mrs. Boyce and Mrs. Godwin were alone together, the former said :

'Of course, you know why I have called, Mrs. Godwin. I hope you will not regard it as an impertinence on my part when I say I was anxious to meet your daughter after what my son said to me. I shall not influence my son in any way in his choice of a wife. If these young people love each other, and can be happy together, I, for one, shall be only too delighted to assist in uniting them. Your daughter is accomplished, she paints beautifully—I think it would be a pity for her not to continue her painting. Some day she will be a great artist, and

how proud her husband will be of her talent! You are most fortunate in having such an accomplished and good child, and may I add she is equally fortunate in having you for her mother? I have heard your story from my son. I will not allude to what must be a painful subject to both of us, excepting to say that it shall never be mentioned between us.'

Mrs. Godwin could not fail to be favourably impressed by Mrs. Boyce's manner, and she felt happier than she had done for many years. It was her one wish to see Luna settled in life before she was left alone in the world. Mrs. Godwin was not a strong woman, although she carefully kept her ailments and sufferings to herself, and she was pleased to think Luna would, in marrying Oswald Boyce, be far removed from trials and temptations and the struggles of an artist's early life. If Luna Godwin was not under the necessity of painting for her living, Mrs. Godwin felt she would be capable of great things.

When Mrs. Boyce left, she kissed Luna fondly, and Oswald said gaily :

'I shall ride over to-morrow, Luna, to learn my fate.'

She blushed as she shook hands with him, and said in a low voice :

'And my fate is in your hands.'

Luna was so enthusiastic about Mrs. Boyce that her mother felt almost jealous, and said :

'When you leave me, I shall be forgotten. The

pleasures of the world you will enter will make you forget our humble home.'

'Never, mother,' said Luna, kissing her. 'I like Mrs. Boyce, but I love you, and there's the difference. You forget I have not been asked to leave you yet. Oswald is coming to-morrow. I think I can guess why. Shall I say "Yes" or "No" to him?'

'Whichever your heart tells you, my dear,' said her mother.

Oswald Boyce rode over to Hampton Wick next morning. He was too impatient to wait for the afternoon to learn his fate. He was not in much doubt as to what Luna's answer would be; but he felt it would be more satisfactory to have the matter settled.

He gave his horse in charge of a lad, with instructions to walk him about, and then went in to see Luna. He was kept waiting alone for a few moments, and then Luna came into the room. She looked so fresh, and bright, and rosy with health and happiness, that Oswald could wait no longer. He came towards her with both hands extended, and said :

'You know why I am here, Luna—to ask you to be my wife. What is your answer?'

She looked at him with the love-light in her eyes, and he took her in his arms and kissed her with a lover's passionate ardour.

'Then it is Yes?' he said.

'It is Yes, Oswald,' she said. 'I love you so much.'

I never thought I should love like this. I love my art, I love my mother ; but, oh, Oswald ! my love for you seems to burn up all other loves, and leaves the one perfect and purified by the fire.'

They talked as lovers will talk when their supreme happiness has been tasted for the first time. An hour passed quickly, and they heeded it not. The lad holding Oswald's horse wondered if the owner had departed by a back way and left the animal on his hands. He was calculating how much the horse would bring, and what he could do with the proceeds, when Oswald Boyce came out, and dispelled his illusions and toppled down his castles in the air. He astonished the lad by giving him half a crown, and the youngster vowed he would linger near the house again, on the chance of making another rise.

Oswald Boyce rode home in high spirits. He was in love and in debt, but the former condition made the latter state appear as naught. Love was present with him, debt seemed very far off. Sufficient for the day was the pleasure thereof ; the evil could be shelved until a future date. He little thought that Wallace St. Omer held possession of all those wretched bits of paper, representing so many thousands of pounds, that he had given to Judah Salmon.

He lost no time in telling St. Omer of his good fortune with Luna Godwin, and said :

'I'm very much in love, and very much in debt. In future, I intend to keep in love and out of debt.'

## CHAPTER XX.

## FORESTALLED.

MRS. COLDFIELD knew she had a difficult task before her in carrying out Judah Salmon's wishes. The sooner it was over, the better ; and she visited Mrs. Boyce, and there was a stormy scene between them.

Mrs. Coldfield was not a diplomatist, nor could she conceal her evident animus against St. Omer.

Ella Boyce let her mother run on in her own rambling way without interruption. Mrs. Coldfield accepted Ella's silence as encouraging, and became more and more vehement against Wallace St. Omer.

' Although you take very little notice of my advice, and behave to me in a shocking and unnatural manner,' said Mrs. Coldfield, ' I feel it my duty, as you are my daughter, to warn you against this man. He is a mere adventurer, and of his past career you know nothing. Let me inform you that proof can be produced that he is a man not to be trusted, a man capable of almost any crime. If you do not believe me, perhaps you will believe my informant, who has the proof in his possession.'

' And who is your informant ?' said Ella Boyce.

' A most trustworthy man,' said her mother.

' Perhaps you will give me his name and where he may be found,' said Mrs. Boyce.

' His name is Judah Salmon, of the firm of Salmon

Brothers, in Jermyn Street. They are financiers in a very large way of business.'

'I trust Mr. Judah Salmon has not been financing you,' said Mrs. Boyce.

'I have been compelled to borrow money,' said Mrs. Coldfield, 'owing to the way in which you have treated me. Had you behaved in a proper manner after your husband's death, I should have been under no such necessity.'

'I am sorry to hear you are in the hands of the Jews,' said Mrs. Boyce. 'It is not a pleasant position for you.'

Mrs. Coldfield did not gain any satisfaction from her interview with her daughter. Ella Boyce had taken the matter coolly, although inwardly she was raging at such a cowardly attack being made upon the man she admired and respected, and was more than half in love with. She had given Wallace St. Omer every encouragement, and, from what she had said at their last meeting, he had a right to believe that at some future time she would become his wife.

She thought over what Mrs. Coldfield had said, and eventually decided that Wallace St. Omer ought to be informed of all that had taken place. It was due to him that she should tell him, and give him the chance to explain, if there really was anything to explain.

Accordingly, she wrote to Wallace St. Omer, and he came to Hanworth. She related to him all that

Mrs. Coldfield had said, and when Judah Salmon's name was mentioned, he knew the paper he had seen in the safe must be the one containing an account of the Melbourne tragedy. No other proof, he knew, could be brought against him, and even in this he was innocent.

'You have trusted me,' he said, 'and I will confide in you. More than ten years ago my name was mixed up in an awful double tragedy in Melbourne. A lady I was intimately acquainted with was murdered in her father's house, and an unfortunate gentleman, who was very much in love with her, was found dead, stabbed, on the St. Kilda road, not far from the house, the same night. I happened to be out late that night, having an appointment of a purely business nature with a lady. At the inquest I could not explain where I had spent my evening without compromising this lady in the eyes of her husband and of her acquaintances generally. I was seen out early the morning of the murder, hurrying down Collins Street to my hotel, and coming away from the direction where the tragedy had taken place. It was known that myself and the murdered man were not on good terms, and, in fact, were rivals for the lady's hand. The shock to me was great when I read the account of the awful affair in the morning paper. Suspicion was cast upon me, and there are many people even now who believe I had a hand in Roland Graves' death. It was this unjust suspicion I alluded to at

our last meeting, and until I have entirely cleared myself of it I cannot ask you the question upon which my future happiness depends. I will place in your hands the papers containing an account of the tragedy. I have kept copies of them, because I thought perhaps, in reading over the accounts after so many years, I might find some clue to the real culprit. One of the papers is missing, but where it is or who took it I have no idea. It is improbable that the same paper should have fallen into Judah Salmon's possession, but he may have come across a copy, and that is the proof he professes to have against me. I think, if you will allow me, I see a way of forestalling Mr. Judah Salmon. He and myself are not friends. I have on more than one occasion threatened to expose his transactions with a certain friend of mine. He has threatened to have his revenge, and when Mrs. Coldfield called upon him he no doubt thought he saw a way to injure me.

'The papers I will send you on my return to Kingston. Read them carefully, and form your own conclusions. I solemnly declare to you I had no hand whatever in the dastardly affair, but I acknowledge the suspicion against me is strong enough to deceive many people, and influence them against me. I am grateful to you for giving me the opportunity of explaining.'

Mrs. Boyce believed every word St. Omer said, and told him so. She then asked what he proposed doing.

'I can give Mr. Judah Salmon an unpleasant surprise,' said Wallace St. Omer, his eyes flashing in a manner that boded no good to the money-lender. 'May I ask you to so far demean yourself as to make an appointment with the man here? Ask him to bring his proofs against me. If it is the old newspaper he produces, you will have a copy of it in your possession, and he will be completely forestalled. I am asking you to undertake this unpleasant task to help me. I will also be present at the interview, but remain unseen. If you meet him in this room, I can remain in the next, and the folding doors will permit of my entrance at the proper time. When Mr. Salmon has produced his proofs, leave him to me.'

'I understand what you want,' said Mrs. Boyce with a smile. 'I am afraid Mr. Salmon will have an unpleasant surprise. I will make an appointment with him for to-morrow afternoon at three.'

'In the meantime you can read the papers I will send you,' said Wallace St. Omer.

Mrs. Boyce received the papers, and read them carefully. She was not surprised that, on the evidence he gave at the inquest, Wallace St. Omer had fallen under suspicion. She was thoroughly convinced he had spoken the truth to her, and she thought he had acted towards her as a gentleman ought in deciding not to ask her to be his wife until all doubt upon the matter was set at rest. Supposing the doubt was never dispelled, what then? She trusted him, and

what mattered it about other people? She was anxious to see how Wallace St. Omer behaved when Judah Salmon was present. She wrote to the money-lender, and he wired a reply to the effect that he would wait upon her at Hanworth Hall at the time stated.

Judah Salmon thought the time had arrived when he could pay Wallace St. Omer back for the language he had used and the interference he had been guilty of. He put the paper carefully in his pocket, and took the train from Waterloo to Feltham; from there he walked to the Hall, and was admitted. Little did he think Wallace St. Omer had arrived half an hour before him.

Mrs. Boyce came to business at once. She wished in the first place to know why Judah Salmon thought it would interest her to know anything about Wallace St. Omer's past life.

'It is rather a delicate matter,' said Judah. 'Your name has been frequently coupled with Mr. St. Omer's in the papers, and I knew you were interested in him from other sources. In our business a variety of information comes to us without much seeking. For instance, I have had transactions with Mrs. Coldfield, your mother, and also with your son, Mr. Oswald Boyce.'

This was news to Mrs. Boyce, but she betrayed no surprise, and Judah Salmon went on.

'I thought a lady in your position would probably

like to know what sort of man this Wallace St. Omer really is. A lady with your wealth possesses great attractions to an adventurer. Perhaps you may think it presumptuous of me to bring this matter under your notice, but knowing your late husband, and also your son, I felt more interest in it than I otherwise should have done.'

'And what are the proofs you hold against Mr. St. Omer—I mean the nature of them?' she asked.

'There can be no doubt, from the paper I have in my possession, that St. Omer is implicated in the most serious of crimes—murder,' said Judah.

'That is a grave charge against any man,' said Mrs. Boyce. 'Does Mr. St. Omer know you have the proofs, as you call them, in your possession?'

'He does not,' said Judah Salmon.

'Have you the paper with you?' she asked.

'Yes,' he replied.

'Will you allow me to see it?'

'Certainly, madam, if you will promise to restore it to me.'

'I am not a thief,' she said haughtily, and her accent on the word made Judah Salmon wince.

He produced the paper, spread it out on the table, and pointed out the report of the tragedy to her.

Mrs. Boyce glanced at it carelessly, and they laughed.

'She'll not laugh much when she has read it,' thought Judah.

'Is this your proof?' she said. 'Why, it is merely a newspaper report. I have seen it before; in fact, I have a copy of that paper in my possession.'

Judah Salmon was dumfounded, but incredulous, and said in a sneering tone:

'I do not think there are many copies of that paper in England.'

'Perhaps not, but I have one, and I have read the report carefully. Mr. St. Omer sent me the paper.'

Judah Salmon felt he had been checkmated in some unaccountable manner.

'If you have read this report and have a copy of the paper, why did you send for me?' he asked.

'Because I wished to know what the proofs were you had to sell,' she said. 'That paper is of no value. It is all old news—ten years old—and of no interest to anyone.'

'I think differently,' he said. 'Now this great match between Mr. St. Omer's horse and Sir Kenneth Denver's is on, every scrap of news about Mr. St. Omer is eagerly inserted in the papers. I do not think he would care for these facts to be made public on the eve of the match. It would spoil his pleasure and that of other people. I do not think the richest lady in England would care to be seen at Kempton Park with Mr. St. Omer after the publication of the information I can furnish.'

'And you would do such a dastardly act as that?' said Mrs. Boyce.

'That is what I shall do, if Mr. St. Omer does not come to terms with me,' said Judah.

'You have tried me, and found yourself forestalled,' said Mrs. Boyce. 'Now you purpose to try and blackmail Mr. St. Omer.'

'Nothing of the kind. I have something to sell, and perhaps Mr. St. Omer will buy it.'

The folding doors opened, and Wallace St. Omer stepped into the room.

Judah Salmon turned white, and then his features assumed a fiendish hue. This was a most unexpected encounter. He had been caught in a trap, and wondered what St. Omer meant doing.

'I shall not buy your information,' said St. Omer. 'Go, and sell it to the men you think will buy it. Let me point out to you one thing: The paper you possess I have several copies of, and can send them marked to the newspaper offices. I can also send a note stating why they are sent, and give some startling information about the firm of Salmon Brothers. If Mrs. Boyce has done with you, I advise you to leave this house before I do, in order that you may escape a sound thrashing.'

'I leave Mr. Salmon entirely in your hands,' said Mrs. Boyce to St. Omer.

Judah Salmon saw it was time to beat a retreat, and he edged towards the door.

'One word before you leave,' said Wallace St. Omer. 'If you attempt to get this matter circulated

in the press, I will ruin you. I am not a poor man, and I shall not spare my money in hounding you down. Now go, and think well over what I have said.'

When Judah Salmon left the house, Wallace St. Omer said quietly to Mrs. Boyce :

' He will certainly try and revive this old scandal on the eve of the match. It will be a sensational piece of news, such as some papers delight in. It will be spicy reading, and cause much more gossip than there is any occasion for, and also cause pain—to me ; but I can face it out. I am thinking of you, Mrs. Boyce. Your name will not be left out when Judah Salmon gets to work.'

Mrs. Boyce had never loved Wallace St. Omer so much as at this moment, and she said, with a slight tremor in her voice :

' If you will accompany my son, Mr. Noreys, and myself to Kempton on the day of the match, it will give me very great pleasure.'

Wallace St. Omer knew what she meant, and a great joy filled his heart. The woman he loved trusted and believed in him. What cared he for scandal and what people thought of him ?

He took her hand and pressed it, and then turned to leave the room, saying :

' I need hardly say how much I thank you. God bless you for your kindness !'

His heart was too full for him to speak more. His

hand was on the door, and, as he pulled it open, he felt a slight pressure on his arm that thrilled him. Mrs. Boyce was at his side, and, as he turned, looked into his face, and said :

‘Wallace, *my love!*’

He had her in his arms in a moment, and, as he kissed her, said :

‘Ella, I have won you. But not yet. Let me clear my name, and all my future life shall be devoted to you.’

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## CHAPTER XXI.

### SIR KENNETH SPEAKS OUT.

RAGE filled Judah Salmon’s mean-spirited body as he returned to London after his most unsatisfactory interview with Mrs. Boyce and Wallace St. Omer. He made the best of his way to the station in case St. Omer followed him to inflict the chastisement he had threatened him with.

Judah Salmon did not want money so much as revenge ; but if he could manage to gain both, so much the better.

Before he arrived at Waterloo, it occurred to him that Sir Kenneth Denver might take advantage of the information he had in his possession, and he resolved to try him. He knew Sir Kenneth was not

prosperous financially. The firm of Salmon Brothers generally knew when men were in difficulties; it was part of their business to find out such matters.

Sir Kenneth Denver was much surprised at Judah Salmon calling upon him, and wondered what he wanted.

Judah Salmon hardly knew how to commence the conversation and lead up to the matter in hand. Sir Kenneth was determined Salmon should explain why he had called, without being asked to do so.

'I have taken the liberty to call upon you,' said Judah Salmon, 'because I'm interested in this match you have made with Mr. St. Omer. It is a long time since we had any transactions together, but no doubt you have not forgotten them. Do you know the sort of man Mr. St. Omer is? Are you quite sure you will receive your money if your horse wins?'

'I consider it a piece of impertinence upon your part to call upon me at all,' said Sir Kenneth. 'If you wish to gain any knowledge about the match from me, I may as well tell you you have come on a fruitless errand. As for Mr. St. Omer, I know he is a gentleman and a man of his word.'

'Ah, I thought you knew very little about him,' said Judah Salmon. 'I know who and what he is, and if you'll glance over this paper you will know.'

He handed the newspaper to Sir Kenneth, who merely looked at it, and said:

'This does not concern me. Why should I read it?'

'Mr. St. Omer's name crops up frequently in connection with that tragedy,' said Judah Salmon. 'The evidence clearly proves he had a hand in the affair.'

'And you think such a piece of information as this is interesting to me?' said Sir Kenneth.

'Certainly,' said Judah Salmon. 'It proves what I have said, that Mr. St. Omer is not a man to be trusted. Will you read the report of the tragedy?'

Sir Kenneth hesitated, and then said:

'I will read it if you leave the paper with me.'

Judah Salmon did not wish to part with the paper, but he was anxious Sir Kenneth should read the report, so he decided to leave it with him.

'I wish to keep the paper,' said Judah Salmon, 'and will call for it in the morning.'

'That will do,' said Sir Kenneth; 'you can go now.'

When Judah Salmon had gone, Sir Kenneth Denver read the account of the tragedy, and was surprised at it. He recognised there was a good deal of suspicion attaching to Wallace St. Omer, but he could not bring himself to believe him guilty. Why had Judah Salmon brought him this paper? He knew the money-lender well enough to be certain there was something in the background. He had intended sending the paper back to Judah Salmon,

so that he would not have to call for it; but on second thoughts he decided to see him again.

Judah Salmon called next morning, and Sir Kenneth said he had read the account, but could not understand why Judah Salmon had taken the trouble to show it him.

'Because it will give you a great advantage over Mr. St. Omer,' said Judah.

'I fail to see it,' said Sir Kenneth, 'and I do not believe he had a hand in that affair.'

'It's plain enough from the report,' said Judah.

'You have not answered my question,' said Sir Kenneth: 'Why do you come to me with this information?'

'Because I hate St. Omer,' said Judah Salmon; 'because he has insulted me, and thwarted me, and threatened to ruin me.'

'And you wish to make me one of the instruments for wreaking your vengeance upon him? Very much obliged to you, I am sure,' said Sir Kenneth.

'Would you have made the match with him if you had known about this affair?' asked Judah.

'Certainly,' said Sir Kenneth. 'The match has nothing to do with it.'

'I thought such matches were only made between gentlemen,' said Judah Salmon.

'You are not a judge of what constitutes a gentleman,' said Sir Kenneth. 'If you have nothing more to say to me, you can go. Before you go, perhaps

you will tell me what you intend to do about this matter.'

'I intend to give information to the press about it,' said Judah Salmon.

'Why?' asked Sir Kenneth. 'You will gain no advantage from such a course of action.'

'But I should gain satisfaction,' said Judah. 'I should be revenged upon him for his insults.'

'I begin to see why you came to me,' said Sir Kenneth. 'You thought I might assist you to blacken St. Omer's character and cast a shadow upon his name? Now listen to me, Judah Salmon: I know you for a thieving, unscrupulous man. You robbed me when I was a youngster, and now you have the barefaced audacity to come to me in this manner. If you publish this affair in the papers, I trust St. Omer will take the law into his own hands and thrash you. If ever you venture into my rooms again, I will kick you downstairs. I had no idea such vile creatures existed. I'm no saint myself, but before I would do such a dirty action as you contemplate I would cut off my hands. I advise you not to remain here longer, or I shall probably throw you out at the door.'

Judah Salmon beat a speedy retreat. He was again balked in his desire, and had made a false move. He had mistaken his man. He thought Sir Kenneth would be glad to make use of such information against his rival; for Judah Salmon knew the

Baronet was an aspirant for Mrs. Boyce's hand, and with it her wealth. He left Sir Kenneth's house more than ever determined to make public this old forgotten story about Wallace St. Omer.

'I'm ashamed of myself for listening to such a brute,' said Sir Kenneth to himself. 'I ought to have hurried him out when I found what his errand was. Why did he select me for his confidant? Strange notions some men have. I should have thought Judah Salmon a better judge of men than that. Surely I've never done anything to deserve such a visitation. There's been nothing in my past life that would inspire Salmon with such confidence in me. Perhaps he thought I'd help him to circulate his story in order to damage St. Omer in the eyes of Mrs. Boyce. No, by Gad, no! If he's won her, he's welcome to her and the worldly goods with which she is so plentifully endowed. All the same, it is rough on me, for I stood a good chance before he came over here. Well, I must console myself with the thought that I shall win his ten thousand over the match.'

Sir Kenneth was somewhat doubtful of Judah Salmon making use of the knowledge he had gained of St. Omer's past life. He had an idea the mere fact of Judah Salmon giving the information would be sufficient to dissuade men from making use of it. He forgot, however, that the great match had made Wallace St. Omer a prominent figure in the sporting

world, and that every bit of information about him, past and present, would prove interesting to thousands of people. After all, it is the people themselves who demand to be catered for in this direction, and to blame men for supplying that demand is unfair.

In the next day's papers, the evening journals especially, the sporting paragraphs made brief references to St. Omer's connection with the Melbourne tragedy. The paragraphs were spicy reading, and some remarkable romances were suggested by them. These items of news furnished topics of conversation, and were much discussed. Many men, who did not know St. Omer, regarded him as a sort of colonial bandit who, in former days, paraded the streets of Melbourne with a shooting-iron in his pocket.

'No telling what the fellow's been,' said Lord A——. 'Perhaps he made his money by sticking up banks—I believe that is the correct term—or something of that kind. Any way, he's a man we ought to fight shy of.'

'Not at all,' replied Sir Kenneth Denver; 'I have read the full account of that affair in Melbourne, and can assure you Mr. St. Omer is perfectly innocent. His name was mixed up in it because he knew the man and the woman well; as a matter of fact, he had cut out the murdered man in the lady's affections.'

'Pon my word, you surprise me!' drawled Lord

A——. ‘I fancied you hated the fellow, and you are championing his cause.’

‘We have not been very good friends,’ said Sir Kenneth; ‘but the way some of you fellows talk about St. Omer is quite enough to make me like him immensely. I hate to hear a man run down behind his back.’

‘Why does he not deny the truth of these rumours?’ said Lord A——. ‘He does not even take the trouble to contradict them.’

‘He has his reasons for keeping silent,’ said Sir Kenneth. ‘He is probably waiting for some writer, more enterprising than the others, to commit himself in some way, and then he will swoop down upon him.’

Wallace St. Omer was not the man to flinch when such paragraphs were written about him—he had seen too much of the seamy side of life for that—but he felt keenly the dastardly way in which Judah Salmon had gone to work. It was on Mrs. Boyce’s account he was pained at the revival after all these years of such an unpleasant incident in his past life.

As for Mrs. Boyce, she was indignant, not because her name was coupled with Wallace St. Omer’s, but because she knew how unjust it was to him to have these suspicions revived.

Oswald Boyce was boiling over with indignation, and waged fierce wordy warfare on behalf of his friend. Young men of Oswald Boyce’s age are often

indiscreet, and happening to meet Sir Kenneth Denver, whom he did not like, he said :

‘What do you think of these rumours about St. Omer? You believe them, I suppose? You were never a friend of his.’

‘My young friend,’ replied Sir Kenneth, ‘you ought to curb that fiery tongue of yours. I do *not* believe these rumours about Wallace St. Omer. I shall take the first opportunity of telling him so.’

‘I’m sorry I spoke,’ said Oswald candidly. ‘I have misjudged you, and I ought to have known better.’

Sir Kenneth was as good as his word. He met Wallace St. Omer soon after seeing Oswald Boyce, and immediately shook hands heartily with him.

‘As we are likely to see a good deal of each other during the next week or two,’ said Sir Kenneth, ‘permit me to say that I do not believe there is any truth in these paragraphs about you.’

‘The paragraphs are in the main correct,’ said Wallace St. Omer; ‘but it is untrue that I had any hand in the affair.’

‘I did not believe you had for one moment,’ said Sir Kenneth. ‘That old scoundrel, Judah Salmon, came to me and showed me the paper. It was all I could do to refrain from kicking him.’

‘Why did he go to you, I wonder?’ said Wallace St. Omer.

‘Perhaps his opinion of me led him astray. He

may have fancied I would help him,' said Sir Kenneth, with a smile.

'Of course such a supposition is ridiculous,' said St. Omer. 'We have not been particularly good friends, but I know you too well to doubt what your answer to such a man would be.'

They parted upon better terms than they had ever done before. Judah Salmon's dirty work was helping Wallace St. Omer to make friends instead of causing him to lose them.

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## CHAPTER XXII.

### THE EVE OF THE MATCH.

EXCITEMENT over the famous match was at fever heat, and the slightest incident connected with it was eagerly looked for. The work done by Merriwa and The Cardinal was considered all-important, and the Kempton Park authorities were reckoning upon a 'largest attendance.' A special programme had been arranged for the day of the match, and His Royal Highness the Prince of Wales had signified his intention of being present.

At the various sporting resorts nothing else but the match was talked about, and very heavy wagers were made over it. The bulk of the money went on The

Cardinal, but there were always men ready to take Merriwa against him.

Wallace St. Omer and Philip Noreys went down to Newmarket a couple of days before the match was to come off. Fred Ray met them at the station, and there was a look of anxiety on his face that caught St. Omer's attention.

'Everything all right?' he asked. 'You look rather serious this morning.'

'It's enough to make a man look serious,' said Fred Ray. 'Here we are only a couple of days before the match is to be run, and hang me if Merriwa does not seem a bit off colour! He's been doing splendidly right up to this morning, but he went badly at exercise, and Hood didn't half like it. It's a slight cold, I fancy, but how he got it the Lord only knows. It's always the way with 'em: you train the beggars and get them fit to run for a kingdom, and at the last moment they go back on you.'

'You're over-anxious,' said St. Omer. 'Perhaps it is nothing serious. Have you had the vet in?'

'No,' said the trainer. 'It will not do to call him in if we can help it. It will make folks think there is something seriously wrong.'

Wallace St. Omer felt uneasy. He was bent upon winning this match, and the trainer's report had come as a surprise.

'Deuced unfortunate thing,' said Noreys, 'if any-

thing happens to Merriwa. It is a heavy forfeit, five thousand.'

'There will be no forfeit,' said St. Omer, 'unless the horse is dead. I shall run Merriwa, no matter what his condition may be.'

'He'll be able to run all right,' said Fred Ray; 'but I want him to win, and he'll have to be at his very best to beat The Cardinal. I hear Sir Kenneth's colt has done a great trial.'

'So I believe,' said St. Omer; 'but I doubt if it is better than the one we had with Camp Fire.'

'Merriwa could not make Camp Fire gallop this morning,' said Fred Ray ruefully.

'Probably Camp Fire has improved,' said St. Omer; 'and if Merriwa is a shade off colour, the difference between them would be noticeable.'

On arriving at the training stables, they proceeded to inspect Merriwa.

The horse looked rather dull in his coat, and coughed ominously. St. Omer saw at once there was something wrong with him.

Hood, the jockey, who had ridden Merriwa that morning, said the horse had gone sluggishly in his gallop.

'What do you think is the matter with him?' asked St. Omer.

'I don't fancy it is exactly a cold,' said Hood, 'although he coughs a good deal. I think he's eaten something that has irritated his throat and stomach.'

'Can't be that,' said Fred Ray positively. 'No one has "done for" him but myself for over a fortnight.'

Merriwa looked round as they stood talking in the box, and there was a dull, glassy look about his eyes.

'There's certainly something wrong,' said Wallace St. Omer. 'I think we had better call Barrowman in.'

John Barrowman was the celebrated veterinary surgeon, and a man whose reputation stood high at Newmarket.

'Don't half like it,' said Fred Ray; 'but if it will satisfy you I will send for him.'

'Do, please,' said St. Omer. 'We must find out at once what is the matter with the horse.'

After luncheon the surgeon arrived. John Barrowman had met Wallace St. Omer once or twice, but did not know him intimately. He was interested in the owner of Merriwa on account of the numerous stories he had heard about him, and from what he had recently read in the papers.

'I wish you to examine Merriwa,' said St. Omer. 'The match with The Cardinal, as you are aware, takes place the day after to-morrow, and it will be most unfortunate if my horse is not at his best.'

'The match is causing an immense amount of interest at Newmarket,' said Barrowman. 'I believe opinions are pretty well divided as to which will win.

What do you think is the matter with the horse?' he asked the trainer.

'I hardly know,' replied Ray. 'He was well enough yesterday, but he went badly this morning, and he coughs frequently.'

It was an anxious time for Wallace St. Omer while Barrowman was examining Merriwa. He watched the vet keenly, and saw he was puzzled. John Barrowman examined Merriwa's mouth critically, and it was curious to note how kindly the horse took to the inspection. Merriwa, with that wonderful sagacity the thoroughbred possesses, evidently knew that the vet was a friend, and was doing his best to discover the cause of his being off colour.

'He has a very bad tooth,' said John Barrowman, 'and it has cut his jaw, and the decayed molar—it is one of his double teeth—has caused a slight festering. The horse has not been able to masticate his food properly. I must have that molar out, or he will get worse. It is a pity such a thing has happened now, because whoever rides him in the match will find he has a very tender mouth.'

'I ride him,' said Hood.

'Of course you do; I had forgotten for the moment,' was the reply.

'Did you find his mouth tender this morning?'

'Yes,' said Hood; 'but he went so sluggishly I could hardly believe he was the same horse I rode a day or two before.'

'Naturally,' said Barrowman. 'I think, however, I can put that right, but I wish I had more time. You ought to have sent for me before, Ray. Some trainers appear to have an unaccountable antipathy to a veterinary surgeon.'

'I have not,' said Ray, 'and I examined the horse's mouth carefully, but discovered nothing.'

'You would not perceive anything until the mischief was done,' said Barrowman. 'That is where a skilled surgeon comes in useful. I should have detected the cause before the harm was done.'

'Will you extract the tooth?' asked St. Omer.

'Certainly,' said Barrowman; and in a very short time the operation was completed, and Merriwa had taken it all quietly.

'Now,' said Barrowman, 'the only danger is from the throat. The irritation in the throat arises from friction caused by the horse being unable to masticate his food properly. I think, however, we can get over that difficulty, if Mr. Ray will follow out my instructions implicitly.'

'I shall do that with pleasure,' said Ray. 'My greatest anxiety is to have the horse at the post in a condition to do his best.'

Mr. Barrowman went into the house with St. Omer and Philip Noreys.

'Is there any advice you can give me?' asked St. Omer. 'I am very anxious to win this match.'

'I would advise Hood to be very careful how he

handles the horse in the race,' was the reply. 'I certainly wish I had seen Merriwa a week ago, but I will do all I can to counteract any ill effects he has suffered. I admire your horse very much, Mr. St. Omer. He is one of the best I have seen for a long time.'

'I am glad you have such a good opinion of him. Shall you be at Kempton to see the match?'

'Certainly! I would not miss such a race for anything. We have far too few sporting affairs of this kind,' said Barrowman.

'I quite agree with you,' said Philip Noreys. 'Mr. St. Omer deserves credit for his pluck in backing Merriwa against The Cardinal.'

'Please give Sir Kenneth his share of the plucky part of the business,' said St. Omer.

'I fancy Sir Kenneth thinks he has a good chance of winning your ten thousand,' said Noreys. 'He'll think he has a much better chance if he hears Merriwa has been examined by Mr. Barrowman.'

It seems wellnigh impossible to keep stable secrets in these days, and the news that there was something wrong with Merriwa, and that the well-known surgeon, Mr. Barrowman, had examined the horse in the presence of Mr. St. Omer, quickly reached town.

Sir Kenneth heard of it from his indefatigable tout at headquarters, and although he had no wish to take undue advantage of St. Omer, he most certainly desired to annex his ten thousand pounds.

'It's a stroke of bad luck for him if there is anything seriously wrong,' said Sir Kenneth to himself; 'but it will make twenty thousand pounds' difference to me if *The Cardinal* wins. That sum, I must confess, will be most useful. If *The Cardinal* does not win—well, it will be time enough to look the unpleasant prospect in the face.'

Mrs. Boyce was informed of Merriwa's trouble by her son, and Oswald was excited and irritated about it.

Oswald Boyce had plunged in a somewhat reckless fashion on Merriwa. He meant to have one more try to get out of the clutches of Judah Salmon, and he confided in Luna Godwin what he had done. Oswald Boyce did not wish his mother to know he had got into the hands of the Jews. He felt sure she would help him out of his difficulty, but he was man enough to wish to extricate himself without her assistance. He little knew that Wallace St. Omer had settled his account with Judah Salmon, or that indirectly he had been the cause of these old stories about St. Omer being brought prominently forward by the money-lender. Luna Godwin encouraged him in his endeavour to try and clear himself without assistance from Mrs. Boyce.

'If it takes every penny you have, you ought to do it,' she said.

Oswald had not told her the exact extent of his liabilities, and that it would take more than his

father had left him, when he came of age, to square Salmon Brothers' account.

Of course, the cause of Merriwa's indisposition was greatly exaggerated, and startling headlines proclaimed that the horse was next door to a 'dead un,' and might also be regarded as a hopeless case.

Already Wallace St. Omer had been sympathized with because the forfeit was five thousand pounds. It was taken for granted that Merriwa, if he saw the post, would not make much show against the Derby winner. All this tended to fan the flame of excitement over the great match and make it memorable even before it came off.

Then it leaked out that dental troubles had caused Mr. Barrowman to visit Merriwa. It was stated that the horse's mouth was in such a bad state that it was doubtful if it would be safe for a jockey to handle him. Imagination lent wings to these rumours, and Merriwa was said to be living on 'slops,' and even had to be fed in an artificial way. To cap all, another rumour got about: that The Cardinal had strained a back tendon, and Sir Kenneth sent off post-haste to his trainer to ascertain the truth, and received the following characteristic wire:

'All bunkum. Horse never was better. Sure to win.'

Wallace St. Omer was amused, although he could not help feeling annoyed at all these ridiculous state-

ments about his horse. He did not take the trouble to contradict them, and he declined to be interviewed on the subject. In answer to a man he knew and respected, he said :

'You can state that Merriwa is sure to run, that Hood will ride, and that I am sanguine of success.'

This brief statement, however, did not satisfy the public. They wanted something more, and because they did not get it they were childishly angry, and said nasty things about St. Omer.

Judah Salmon proclaimed far and wide that there was something shady about the whole affair ; but it was only to be expected from two such men as Wallace St. Omer and Sir Kenneth Denver.

So the eve of the match found the sporting world excited, alarmed, and vaguely suspicious of it knew not what, and the great match became hourly a more interesting and all-absorbing topic.

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## CHAPTER XXIII.

### THE DAY OF THE MATCH.

'AT last !' thought Wallace St. Omer, as he awoke on the morning of the day of the match, and saw the sun streaming into the room, proclaiming glorious weather. The suspense would soon be over, and in

a few more hours the result of the match between The Cardinal and Merriwa would be known over the whole kingdom, and have been flashed along the cable to Australia.

It was not the thought of the money he had at stake that made Wallace St. Omer anxious as to the result. He wanted to win because he had a firm belief in his horse, and also because he knew it would give Mrs. Boyce pleasure. He drew up the blind, threw the window wide open, and looked upon the scene before him. A refreshing breeze came across the fields and from the river Thames, winding its way along with quiet ease and placidity, as it had done for hundreds of years.

It was a beautiful scene, and Wallace St. Omer could not help comparing it with some of the barren tracts of country, like vast wildernesses, he had seen in Western Australia. He felt it was worth while to have roughed it in those wild spots in order to more thoroughly enjoy the lovely scenery on the banks of the Thames.

When he went downstairs, he found Philip Noreys was an earlier riser than himself.

'I fancied I was first down,' said St. Omer, 'and here you are looking as fresh as paint and with quite a glow on your face. Where have you been?'

'On the river for a spin,' said Philip. 'I often have a row before breakfast. It does a fellow good these bright mornings.'

'I wish I had been with you. Why did you not give me a call?' said St. Omer.

'Thought you would not care about it to-day,' said Philip. 'You will have plenty of excitement later on. I'm getting anxious already, and it is not eight o'clock.'

'Then you will be in a perfect state of condensed emotion,' said St. Omer, 'by three o'clock. You will have to find some means of letting off the steam. Suppose you take another row after breakfast, or walk over to Hanworth instead of driving.'

'Oh, it's not so bad as that,' said Philip; 'but a fellow cannot help being a shade excited over such an important event. By Jove! you're a lucky chap, and I'm awfully glad I came on board that steamer at Colombo.'

'I don't know much about the luck,' said St. Omer; 'but I am very glad you boarded the steamer at Colombo. We have been very good friends ever since. I think we took to each other at once.'

'And I hope we shall always be friends. By the way, old fellow, I want to ease my conscience of a burden.'

'Can I lighten the load for you?' said St. Omer, with a laugh.

'You can,' said Philip. 'It concerns you.'

He then told Wallace St. Omer how he thought he must have lost the newspaper he picked up in his

room, and that perhaps through his carelessness all these old stories had been raked up.

'It occurred to me,' said Noreys, 'that I might have put the paper in my pocket in order to return it to its place, and then have lost it. Now I come to think of it, I don't see why it should not have dropped out of my pocket when I went to Salmons' office with Oswald Boyce. I recollect he came and asked me to go there with him, and I believe I put the paper in my pocket.'

'So that's your burden, is it?' laughed Wallace St. Omer. 'Well, all I can say is, do not let it trouble you. Your supposition is most improbable, and, even if it were correct, I am to blame for leaving the paper about amongst a lot more of a recent date. It was carelessness on my part. I am rather glad the affair has been made public. It has cleared the atmosphere in a certain quarter, and has caused me to make more friends than enemies.'

'Have you any idea who killed that young fellow?' asked Noreys.

'No,' said St. Omer, 'I have not, and I do not suppose it will ever be cleared up, unless the guilty party confesses, which is not likely. We'll dismiss the affair from our minds, and think of nothing but the excitement promised us this afternoon.'

'Are you really as sanguine of success as you appear to be?' asked Noreys.

'Yes,' replied St. Omer. 'I know Merriwa is a

great horse, and I am fully persuaded that Camp Fire is as good as The Cardinal.'

'Mrs. Boyce will be delighted if you win,' said Noreys.

'I think it will please her,' said St. Omer.

'Do you recollect when you first saw her at Kingston?' said Noreys.

'Can I ever forget it?' said Wallace St. Omer. 'I have to thank you for that.'

'Ah, my friend,' said Philip Noreys, 'these charming widows are dangerous. I am afraid Mrs. Boyce has captured your heart.'

'Sure of it,' was the reply, 'and I hope she will keep it safe.'

Wallace St. Omer and Philip Noreys drove to Hanworth Park in good time, and, as they went along the road, many people turned to look at the owner of Merriwa. During his stay at Kingston, Wallace St. Omer had become well known, and he was popular, and regarded as a free-handed, liberal man.

Mrs. Boyce and her son were ready to receive them on their arrival, and shortly before noon they started for Kempton Park.

Wallace St. Omer drove, and Mrs. Boyce sat on the box-seat. She looked charming, and Wallace St. Omer felt proud to have her by his side. Mrs. Boyce's coach was well horsed. The four bright bays with black points must have averaged two

hundred and fifty pounds each, and they looked worth every penny of it. St. Omer handled them well. He was a good driver, with plenty of nerve, and wrists that could be hard as iron when required.

They went through the drive under the shade of the big chestnut-trees, and past the old hunting-box where Queen Elizabeth once made merry, and, if report be true, commenced her love-making at a very early age. As the coach turned out of the narrow, leafy lane on to the road, scores of vehicles were coming from the direction of Hounslow. The officers' coach from the barracks was close behind, and a dashing lot of military men were on it. Mrs. Boyce's coach was familiar to many people they passed on the road, and as they neared Kempton Park, and the crowd became larger, progress was slow. Special trains from Waterloo were arriving in quick succession, discharging hundreds of people, and there was a continuous stream from the platform to the course under the covered way.

'There he is, Bill! That's the fellow what owns Merriwa. Lor' bless me! they say he's worth millions.'

'That's him—there over yonder. Him what's driving the coach with the four bays.'

The numerous cab-drivers, card-sellers, and race-course hangers-on were making sundry remarks about the match, and regarded Wallace St. Omer with a kind of awestruck admiration.

Sir Kenneth Denver arrived at Kempton Park before the party from Hanworth. He was very anxious about the result of the match. To him, defeat meant far more than to Wallace St. Omer; but he faced it bravely, and felt sanguine of success.

When he saw St. Omer and Mrs. Boyce on the lawn, he at once went forward to greet them. He thought all the luck seemed to be on St. Omer's side.

'Are you still sanguine of success with The Cardinal?' said Mrs. Boyce.

'I think he will win,' said Sir Kenneth; 'but I am sorry anything should have happened to interfere with Merriwa's winding-up.'

'It was not so serious as many people supposed,' said Wallace St. Omer. 'I do not wish you to make any excuses for him in case of his defeat.'

'From what I read in the papers, I thought your horse had undergone a serious operation,' said Sir Kenneth.

'Dental trouble, that was all,' said St. Omer. 'Barrowman soon put him to rights.'

'I am glad to hear it is no worse. I wish to win the match, but not owing to anything being amiss with Merriwa,' said Sir Kenneth.

Mrs. Boyce knew most of the best people on the lawn, and, being such a friend of Mr. St. Omer and Sir Kenneth Denver, she was naturally questioned about the merits of the two horses. Oswald Boyce

was only too willing to praise Merriwa at the expense of The Cardinal.

The Kempton Park management had, as usual, done all in their power to provide for the comfort of the vast crowd attracted by the great match. The park was looking at its best, and the turf was springy and elastic. The members' enclosure was crowded with fashionably-dressed ladies, and the scene after the luncheon-hour was animated, picturesque, and full of beauty. The ring overflowed with a busy, bustling crowd, and it soon became evident that the wagering on the match would assume gigantic proportions before the horses were despatched on their journey.

As Wallace St. Omer moved about, a tall, commanding-looking man, he was the cynosure of all eyes. His name had been on thousands of lips for days past, and many people had journeyed to Kempton out of pure curiosity to see the Australian who was so talked about. His wealth was stated to be fabulous, and then there was the spiciness attached to 'that Melbourne affair.' The ladies were much interested in this man who took everything so coolly, who looked a perfect gentleman, and who evidently monopolized Mrs. Boyce, whose millions were a solid fact.

Wallace St. Omer walked about with Oswald Boyce, utterly regardless of the interest he aroused. He listened with evident pleasure to Oswald's con-

versation, and smiled at his excitement and enthusiasm.

' You appear to me to be about the coolest man on the course,' said Oswald, looking at him admiringly. ' Were you ever excited in your life?'

' Once,' said St. Omer quietly, ' and not so very long ago.' He was thinking of that scene with Mrs. Boyce, when she had been so tender and sympathetic with him, and when he had resisted fascination, inclination, and temptation to the utmost of his power.

' You're not a bit that way now,' said Oswald, ' and all these people are boiling over with the mere excitement of seeing you. Can't you see that every man-jack of them is looking at you?'

Wallace St. Omer glanced quietly round, and smiled as he saw hundreds of curious eyes bent upon him.

' You're quite right,' he said. ' They are staring at us. I hope they are interested. I had no idea I was such a centre of attraction.'

' Do you like it?' asked Oswald. ' It must be rather a jolly sensation.'

Wallace St. Omer laughed, as he said :

' There's nothing very jolly about it. Rather a nuisance than otherwise. Suppose we join your mother and have a look at this race ; then we can go into the paddock and see Merriwa put to rights.'

## CHAPTER XXIV

## TEN MINUTES BEFORE THE RACE.

THE ordinary races on the card on this eventful day did not attract much notice, and the bookmakers, for once in a way, found it difficult to induce men to bet. Instead of looking down the card for the correct list of runners in the first event, people glanced at the announcement in large type of the match for twenty thousand pounds, and almost gasped for breath at the mere thought of it. Hardy Yorkshiremen journeyed South to see the great event, and the Irishmen, who dearly love a sporting match, mustered in strong force. Many prominent French sportsmen were there, and the Jockey Club was well represented, headed by the Prince of Wales. There were three races on the card before the event of the day, and they were run off punctually to time. A long interval was allowed between the third race and the match, in order to give people an opportunity of inspecting the two horses.

When Wallace St. Omer and Mrs. Boyce went into the paddock, they saw a large crowd of people round Merriwa, who was standing under the shade of a huge tree near the sheds. At the opposite side of the paddock was an even larger crowd round The Cardinal. The paddock was dotted over with small

groups of men eagerly discussing the chances of the two horses. Several bookmakers had deserted the ring for a few minutes in order to visit the paddock. They were as anxious as backers to get a glimpse of these horses about to run for such a large stake.

As Mrs. Boyce and Wallace St. Omer approached, followed by Oswald Boyce and Philip Noreys, they were speedily recognised, and a way cleared for them to reach Merriwa.

The champion of Australia stood quietly surveying the ring of faces surrounding him, and did not seem in the least excited. Fred Ray was saddling him for the match, and the head lad stood holding his head. Hood, the jockey, watched the proceedings closely. It was a warm day, and the jockey was a conspicuous figure in the white jacket, scarlet sleeves and cap of Wallace St. Omer. There was an anxious look upon Hood's face. He had ridden hundreds of races in his day, and had been on the backs of Derby, St. Leger, Two Thousand, Oaks, and many other great winners. He had heard the frantic cheers of the mighty crowds on Epsom Downs and Doncaster Town Moor, on famous Ascot Heath and glorious Goodwood, as, by some great effort combined with fine judgment, he had squeezed red-hot favourites home by short heads. There had never been such an anxious moment for him before a race as now, when in a few minutes he was to mount and ride in the match of the century. He knew what Merriwa could do, and

what the horse had suffered. He knew that much depended upon his riding, more than the thousands of people who saw the race would ever think of, or ever give him credit for, if he won.

If he won! Hood set his teeth, flicked his boot with his whip gently, and determined Merriwa should win if good riding could do it. He was sore about being beaten by The Cardinal in the Derby, as he thought Camp Fire the better horse. If Merriwa beat The Cardinal, it would prove Camp Fire to be the equal of the Derby winner, at any rate.

Hood's face and figure were as familiar to the people crowding round Merriwa as the features of Mr. Gladstone to the readers of *Punch*. His face was eagerly scanned to ascertain, if possible, his thoughts; but nothing could be read there but determination. There was no tip to be got from the jockey's face; it was a sealed cover to his mind, and a long and severe training had given him perfect control over his feelings. And yet beneath that impassive face his active brain was at work assisting him to sum up the situation—to ride the race, as it were, before he was flung into the saddle.

The great jockey seemed quite alone in the midst of that vast crowd. The hum of the racecourse soothed him, much as the roar of the sea soothes a sailor. His keen eyes were watching every movement of the trainer as he put Merriwa to rights. At last a sigh of satisfaction came from his compressed

lips, and he moved slightly and glanced round the human ring. He saw Mrs. Boyce and Wallace St. Omer, and touched his peaked cap respectfully to them. He had ridden many a race for Bryan Boyce, and had declined to ride for him when he could not do so honourably. Bryan Boyce respected Hood, and there were very few men, women, or things he had respected during his ill-spent life. As the jockey looked at Mrs. Boyce, radiant with health and her new-found happiness, he thought :

'And this was once Bryan Boyce's wife. It must have been a relief to her when he passed in his checks.'

Then he remembered how on one occasion he had been told by Bryan Boyce to pull a horse when he was about to go down to the post. He remembered he had refused to be a party to such a transaction, and had dismounted until Bryan Boyce changed his mind, and said :

'D—n it! ride the race as you like, only, for —'s sake, get into the saddle again !'

Hood had found it a very different matter riding for Mrs. Boyce, for she always allowed the jockey a free hand.

Mrs. Boyce patted Merriwa, and the horse's smooth shining coat felt like velvet. Although Merriwa's coat was soft in condition, he was hard as nails. Barrowman's attention to the horse had worked wonders in a few hours, and Merriwa's bit did not

give his mouth any trouble, to judge from his behaviour.

'You have got him into splendid condition,' said Mrs. Boyce to Ray, and the trainer smiled, well satisfied to receive praise from such a source. 'I need hardly ask you to do justice to your mount,' she said with a smile as she turned to Hood.

'I shall do my level best to win,' said the jockey; then he added, half to himself: 'I feel this will be one of the greatest races of my life.'

A slight opening in the crowd disclosed another jockey hurrying across towards The Cardinal. It was Moon in the green jacket of Sir Kenneth Denver. The jockeys' eyes met, and Moon stopped, and then took a few steps in the direction of Hood, who, at the same moment also went forward.

The jockeys were rivals, but they were honest rivals, and each man knew he was about to ride in a wonderful race. The crowd of people standing round saw them, and stood looking on at the unaccustomed scene, wondering what was about to happen.

Slowly the two jockeys approached each other, and when near enough held out their hands. There was a hearty shake of friendly rivalry, but not a word was spoken. Each jockey knew by the other's grip there was equal determination to win on either side. As the two men separated, a cheer broke from the crowd, who appreciated the incident to its fullest extent.

When Moon reached The Cardinal, the horse was

ready saddled and being walked about. The Derby winner had more admirers than Merriwa, but on the score of looks there was little to choose between the two horses. Moon, as he looked at The Cardinal, felt confident of success. It was the confidence of a jockey who has ridden a horse to victory in the Derby when he is about to mount him again. A Derby winner naturally inspires confidence, and nine times out of ten it is not misplaced. Sir Kenneth Denver wore an anxious look on his face ; he too felt sanguine, but would be glad when the strain was over.

The people were loath to leave the paddock although it only wanted ten minutes to the time set down for the race.

Mrs. Boyce returned to the lawn with her son and Philip Noreys, St. Omer remaining behind until his horse left the paddock.

Meanwhile, in the ring, the betting had been something phenomenal for a race between two horses.

The Cardinal still held pride of place, although the odds had lessened to two to one on him. A betting fever seemed to be raging on the course, and hundreds of private wagers were made for modest sums, men pitting one horse against the other in a true spirit of sport, ignoring the odds altogether.

Ten minutes before the race every coign of vantage on the stands was occupied, all eagerly waiting for the two horses to come on to the course. The royal standard floated in the breeze, and when the Australian

flag went up alongside the Union Jack there was a mighty cheer. It was a happy thought of the secretary to proclaim in this popular manner that this was a match for something more than ten thousand a side. The blood of great English racehorses flowed in the veins of both The Cardinal and Merriwa, although one was bred in the old land and the other in the new, thousands of miles away across the trackless ocean. The two flags waving side by side, where it is to be hoped they for ever will wave, stirred the enthusiasm of the people to a pitch seldom seen. Ten minutes before the race, and people pushed and jostled each other to secure good places on the rails, and when they had accomplished the desired end waited in breathless expectancy for the horses to come out. The mounted police had cleared the course, and on a bay cob-like horse sat the starter, Mr. Arthur Coventry, a conspicuous figure in the scene. A bold, dashing horseman, a born gentleman, and a true sportsman, no man appreciated the situation more keenly than the popular wielder of the flag. As he turned his horse's head and cantered down to the starting-post, there was a cheer which the starter acknowledged with a smile.

Then came more sounds of cheering from the paddock, caused by The Cardinal and Merriwa going out side by side, with Wallace St. Omer and Sir Kenneth Denver close behind them.

The Cardinal was first to show on the course, and

as the green jacket shone in the sunlight a ringing cheer greeted the Derby winner. Close after him came Merriwa, and a perfect tempest of hurrahs rent the air. No people on the face of the earth are so generous to rivals as Englishmen, more especially if those rivals be of kindred blood from across the seas. They seem to recognise in these builders of new empires men after their own hearts, full of a bulldog courage that never quails in the face of difficulties and dangers. They recognised that Merriwa's presence on the course meant that Wallace St. Omer had taken up the gauntlet for the Australian thoroughbred and flung it down to the winner of the Derby. It was no doubt an audacious act, bringing this horse thousands upon thousands of miles to test his merits with the best that England could produce. Pluck, audacious pluck, is what all Britishers admire. It is pluck makes the nation march as conquerors through unknown lands, grasping them firmly and setting them as bright gems in the Sovereign's crown. Bold riders on the racecourse make bold soldiers in the battlefield. It was so with Roddy Owen, and it is so with many more.

And as the vast crowd saw Merriwa gallop down the course they thought of the land the horse came from, and of the man who had brought him over, and they cheered loud and long; all rumours about Wallace St. Omer being mixed up in one of life's tragedies were forgotten. It was only remembered

that Merriwa was his horse, and that he was here to do battle with the winner of the Derby for no less a sum than twenty thousand pounds.

Wallace St. Omer felt proud of his horse and proud of the land that bred him as he heard these ringing cheers. Mrs. Boyce was proud of him as he stood by her side, one of the calmest and least excited men in that vast crowd, and Oswald Boyce looked at him in wondering bewilderment.

The horses were at the post now, and there could not be a long delay. When the flag went down, it would all be over in a few seconds over a minute and a half.

Twenty thousand pounds, and less than a hundred seconds after the flag fell either Merriwa or The Cardinal would have won it! Two hundred pounds a second at stake, perhaps a trifle more, for it was expected to be a very fast race.

Wallace St. Omer mentally calculated this to himself as he stood watching the horses at the post. He smiled as he thought :

'It's easier than striking it rich in West Australia, and a long sight more pleasant and comfortable.'

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## CHAPTER XXV.

## HOW THE MATCH WAS WON.

IT was a moment of intense excitement as the two horses stood at the starting-post waiting for the signal to be given. Thousands of faces were turned in the direction of those two small specks of red and green, slowly moving backwards and forwards, until the moment came for them to face the flag. Thousands of eager eyes looked through race-glasses and saw the two horses suddenly wheel round and halt, then break away and go back again.

Then came the start ; the flag was lowered and the horses were off. The usual roar from the crowd, ‘They’re off !’ and then a sound like a sigh from a dense body of people. The great match was being run ; the race had commenced, and in a few brief moments it would be decided which had won.

It was evident the race was not to be of the waiting sort, for both horses were going at top speed, and level, Merriwa being on the rails.

Hood and Moon were watching each other, and the horses were so close together the jockeys could hear each other breathe. Hood handled Merriwa tenderly. He knew the horse’s mouth was still sore, and his hands, though firm on the reins, did not put much pressure on the bit. The horses were going stride for

stride, but The Cardinal seemed to move more freely than Merriwa; at least, so thought Moon as he watched his rival's mount. When they had gone a couple of furlongs, Hood, much to his dismay, felt Merriwa falter and hang on to the rails. He did not move on the horse, but let Merriwa run his own race. This faltering caused Merriwa to lose ground, and The Cardinal showed in front, and was the first to obtain a slight advantage. Even at this early stage of the race this was regarded as a good omen by the backers of the Derby winner, and already they were wondering how much Sir Kenneth's horse would win by.

Moon, when he saw Merriwa falter, smiled triumphantly, and Hood saw the smile and did not like it. That smile made him more determined than ever to win—made him more resolute, cunning, and cool-headed.

'Smiling,' he thought, 'and we've just gone a couple of furlongs. Wait until we get to the end of the other six; then it'll be my turn to smile.'

Hood's dismay at Merriwa's faltering turned to joy as he felt the horse going again in a still more resolute fashion. Merriwa was one of those horses that seem to know how a race should be run, and took the measure of other horses in a marvellous fashion. This is not romancing. Many jockeys have said of a horse, 'He does not want much riding. Seems to know how the race ought to be run.' Hood had not ridden Merriwa his trial gallop for nothing.

He found out on that occasion that Merriwa was as good a judge of pace as himself, and Hood was not the man to let such knowledge slip out of his mind now the match was being run.

At the end of the third furlong Merriwa's head was on a level with The Cardinal's quarters, and he was pulling slightly, so Hood felt. When half the distance had been compassed the positions were unchanged, and The Cardinal held a slight lead.

Sir Kenneth's hands trembled a little as he looked through his glasses. He saw his horse was going in splendid style, getting over the ground as a Derby winner should, and holding the lead still. He also looked at Merriwa, but the Australian horse's style of galloping was not so taking as The Cardinal's, and he smiled confidently.

Wallace St. Omer never took his glasses off the horses. He knew that somewhat laboured style of going Merriwa had, and he was perfectly satisfied. He had seen Merriwa wear down a big field at the end of the severe two miles in the Melbourne Cup, and he had seen him shoot out and win over a mile in quite as resolute a fashion. He knew every movement of his horse, as only a man who loves the noble animal he owns can. He had seen what The Cardinal was capable of in the Derby ; he *knew* what Merriwa was capable of now. A sudden feeling of complete confidence in his horse took possession of him. He seemed to hear thousands of people at a vast distance

shouting, ‘Merriwa wins!’ and then he was roused by Oswald Boyce saying excitedly :

‘The Cardinal’s gaining ground! The green jacket’s in front !’

Wallace St. Omer placed his hand on Oswald’s arm and gave it a rather severe pressure, as he said

‘Keep quiet and do not get excited. Wait until they are a furlong from home, and then tell me whether the green or the red is in front.’

‘Then, you think Merriwa will win?’ said Oswald breathlessly. He had implicit confidence in St. Omer’s judgment.

‘I have seen Merriwa gallop when he has won great races, and he gallops now as he did then,’ was the reply.

The horses were rounding the bend, and here Merriwa, on the inside, had a slight advantage. It was a sore temptation to Hood to try and induce Merriwa to make good use of the inside running, but he refrained. The horse was going so strong and well, and with such evident ease, that he knew it would not be wise to ruffle his temper in any way.

Moon, seeing that Hood did not press Merriwa, sent The Cardinal along at his top speed, and as they swept into the straight he was clear in front, and took up the inside running.

A tremendous cheer broke from the crowd as they saw The Cardinal gain the inside position, and already he was proclaimed as the winner.

Oswald Boyce glanced at Wallace St. Omer, and saw he was looking at Mrs. Boyce, who had turned pale. St. Omer leaned forward, and said to Mrs. Boyce :

'A flash in the pan. Wait until Merriwa makes his effort.'

'Then, you still think he has a chance?' she said breathlessly.

'Sure of it. I know the horse. No man could have ridden a race with more judgment than Hood is doing.'

When Sir Kenneth Denver saw The Cardinal shoot to the front in the straight, he felt confident his horse would win easily, and was inwardly congratulating himself upon landing St. Omer's ten thousand pounds. The bookmakers saw the odds-on favourite striding along in front with affected indifference; but these ring-men never lose heart, for they know many a race that looks well won a furlong or so from home has been lost by a head on the post.

On came the gallant pair, battling for twenty thousand pounds and the honour of their countries. Nearer and nearer the green jacket crept towards the winning post, but always closely followed by the scarlet and white. There was no shaking off Merriwa, and Moon, on The Cardinal, began to feel this, and he did not like it. When The Cardinal had taken up the inside running in the straight, Hood made the best of the situation, and gradually worked Merriwa

on to the outside. Both jockeys could now hear the roar of the crowd as the sound came up the course, and they knew the decisive moment was at hand. This was no ordinary race in a field of horses. There were no chances to be taken, no opportunities of squeezing through, no daring openings to be looked out for. It was a match—two horses pitted against each other for an enormous stake, and a clear course to finish on. Moon kept The Cardinal going. He did not mean to lose the advantage he had gained at the home turn if he could help it. Hood was quietly biding his time, determined to ride Merriwa as he had decided to do before the race, win or lose. There were hundreds of people present, excellent judges of racing, who thought Hood was not making enough use of Merriwa. They saw the horse going easily, and the jockey apparently taking things comfortably. To men who have large sums of money at stake over a horse ridden in this manner, some slight excuse for their complaining can be made. It is not soothing to a man's feelings when he fancies the jockey on the particular horse he has backed is throwing away a winning chance. There were plenty of people who thought Hood was doing this on Merriwa, but Wallace St. Omer was not one of them.

He had told Oswald Boyce to wait until they were a furlong from home, and then to tell him where the green jacket was.

The horses were nearing that last furlong, and the

green jacket was still in front ; but the scarlet and white was looming up on the outside, and Oswald Boyce felt his heart thump painfully, and thought if someone did not stop him he should cry aloud. What he saw roused him to such a pitch of excitement that he staggered backwards, and Wallace St. Omer steadied him ; as he did so, he said :

‘Watch ! Merriwa’s going to make his run. I know him. You’ll see the best race you ever saw in your life, for The Cardinal has a lot left in him.’

Wallace St. Omer’s surmise was correct. Merriwa was making his run, and a sudden hush fell upon the great crowd. Slowly but surely, for the pace was tremendous, Merriwa bore down upon The Cardinal. Hood sat perfectly still, and men wondered at it ; but no jockey ever felt a fiercer thrill of exultation pass through him than Hood at that particular moment. What he had patiently waited for was coming to pass. It had cost him a great effort of self-control at the turn, when The Cardinal wrested the inside running from Merriwa. That effort he was now being amply repaid for. Hood felt his whole body yield to the movements of the splendid horse under him. They worked together like two pieces of intricate machinery, in perfect harmony, and Hood knew if he moved the machinery would be out of joint.

Would Merriwa get up in time ? Had the horse left his run until too late ? Hood saw the judge’s

box, and he saw the crowded stands ; he saw the people surging and swaying on the flat ; he saw excited men waving hats and handkerchiefs and umbrellas. He had seen it all before at the finish of many a great race, but he never felt as he did now.

'The race o' my life ! The race o' my life !' were what Merriwa's galloping hoofs rang into his ears, only it must be said quickly, and read quickly, to imitate the sound he heard.

Two horses galloping at top speed, heads outstretched, nostrils extended, struggling gamely for the mastery. A green jacket slightly in front of a scarlet and white, two jockeys wearing the colours, their faces firm-set, determined to conquer. The stake twenty thousand pounds. A famous match indeed, and the thousands of excited people at Kempton knew it. Neck and neck it is now, first one head then the other, a flash of green and then a flash of scarlet. Thousands of people shouting themselves hoarse, thousands of men well-nigh in a frenzy of excitement. This was no ordinary race. Australia was fighting England in friendly battle on the racecourse, as she had done on the cricket-field, in the ring, and on the river. It was the Derby winner who was fighting for his 'garter of honour,' struggling gallantly to the end.

Inch by inch every yard of ground was contested. The horses' heads were close together, and their eyes seemed to dilate with excitement. Still Hood did

not move, and even Wallace St. Omer began at last to doubt the wisdom of letting Merriwa have it all his own way.

Moon was hard at The Cardinal, and the horse responded bravely. But he could not shake off the bull-dog Merriwa, who never seemed to go faster and yet always held his own.

A few yards from the judge's box, and Hood felt he must at last make an effort. He knew Merriwa had fought his best and was well-nigh spent, and he saw The Cardinal was in a similar plight. In another second Hood would have raised his whip and driven the spurs home. Merriwa was saved the indignity of being touched by whip and spur, and it happened this way.

The horse, so Hood stated, evidently felt there was some move on the part of his rider, some sudden change of intention, and Merriwa made his own effort before the jockey could carry out his plan. The scarlet and white jacket shot suddenly forward and flashed past the green. One desperate effort on the part of Moon on The Cardinal to get his horse up in time. The judge's box was passed, the scarlet and white jacket headed the green, Merriwa's neck was in front of The Cardinal's, and that is how the famous match was won.

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## CHAPTER XXVI.

## AFTER THE MATCH.

AS soon as the horses passed the post, the pent-up excitement of the crowd burst forth, and the scene which followed baffles description. The cheering was deafening, winners and losers alike applauding such a well-fought race and brilliant finish. It was a near thing, and The Cardinal, although defeated, was not disgraced, but had covered himself with glory, for he was giving away age to his conqueror. Everyone agreed it was a magnificent struggle, and worth going hundreds of miles to see.

It had been arranged before the event that, as soon as the race was over, the owners should lead their horses up the course in front of the grand stands to receive the well-merited applause they were sure to be greeted with. It was no easy matter to keep a path clear for this purpose, but the mounted police proved equal to the occasion, and the crowd were kept back from the rails.

It was a proud moment for Wallace St. Omer as he led Merriwa up the course amidst a perfect hurricane of cheers; and although Sir Kenneth Denver had lost, he put on a cheerful look that belied the dead weight at his heart. No sooner was the parade over than the owners returned to the

lawn and the horses were escorted back to the paddock.

Sir Kenneth Denver was one of the first men to shake hands with Wallace St. Omer and congratulate him on his win. The cheering was again renewed as they clasped hands, and the scene altogether was unusual and uncommon.

Mrs. Boyce was delighted, although she felt sorry for Sir Kenneth, because she knew he was not a rich man, and could ill afford to lose ten thousand pounds. Moreover, she felt in some degree responsible for the making of the match, the preliminaries having been arranged in her box at Epsom on Derby Day. She was kinder to Sir Kenneth than she had ever been, but he did not mistake her meaning. He knew she was not for him, and that Wallace St. Omer had won a double match, both for valuable stakes.

'It was a magnificent race,' said Mrs. Boyce, 'worthy of the amount at stake.'

'I am beginning to think I was lucky to beat Camp Fire in the Derby,' said Sir Kenneth, 'although I held a different opinion at the time. You have won, St. Omer, but I can assure you I did not think you had much chance of success. I shall never run down Australian horses again.'

'Merriwa is a fair sample of our Australian horses,' said Wallace St. Omer. 'I am very glad he won, because it will dispel foolish notions some people

hold about colonial horses being inferior to English-bred horses.'

Oswald Boyce was wild with delight at the result of the match. He had plunged heavily on Merriwa, and the horse had won. He would be able to pay off Judah Salmon several thousands, and reduce the amount of his indebtedness to a reasonable sum. He wished Luna Godwin had been present to participate in his joy on the spot, but she had declined to witness the match, and he had to be contented with the prospect of imparting his good news to her.

When the horses passed the post, and Merriwa had his head in front, Oswald Boyce could restrain his feelings no longer. He rushed across the lawn and passed out through the paddock on to the course. He indulged in extravagant manifestations of delight, much to the amusement of the crowd.

'He couldn't be more pleased if he owned the winner,' said one man.

'Perhaps he's a young Australian,' said another.

'Guess he's won a trifle, and dancing over it,' said a poorly-dressed man who had evidently seen better days. 'I've done it myself, but there's not much chance of that again.' The man walked up to Oswald, who stood with his hands in his pockets, watching the horses return to the paddock, and said :

'If you've had a win, take care of it. I know what it is to win, and what it is to lose, especially the

latter. Button up your pockets and keep your hands out of them.'

Oswald looked at the shabby individual before him, and laughed.

'Down on your luck!' said Oswald. 'Well, here's a sov to help you along. I've had a good win. Mr. St. Omer is a friend of mine.'

'Glad to hear it!' said the man; 'and thank you for the money. I've seen a face like yours before,' he added, reflecting.

'Have you?' said Oswald. 'Perhaps you have seen Bryan Boyce ride?'

'That's it! That's where I've seen a face like yours, with a difference. You have not such a scowling look about you. Was Bryan Boyce a relation of yours?'

'He was my father,' said Oswald.

'You've been kind to me, young un,' said the man, 'so I'll say no more, only I hope you'll be a better man than your father.'

The stranger walked away. Perhaps he was another of Bryan Boyce's victims. Who knows?

Oswald Boyce did not let this incident trouble him. He went into the paddock and sought out Fred Ray. He had some difficulty in making his way through the dense crowd that surrounded Merriwa. The horse had quickly recovered from his severe race, and was cooling down rapidly. He lashed out in a playful manner as he was rubbed

down, and made grabs at the lad who was putting him to rights.

Merriwa knew he had won the race, and accomplished a feat to be proud of. Having finished the drying process, the lad stood back, looking at the horse with much satisfaction. Fred Ray, holding Merriwa by the bridle, led him through the crowd, and walked him about the paddock, Oswald Boyce following them.

Judah Salmon was there, furious at the victory of Merriwa, and raging at Wallace St. Omer's luck. All Judah's petty, despicable attempts to injure St. Omer had come to naught, and he knew he had brought himself well within the pale of the criminal libel law if Wallace St. Omer chose to proceed against him. He did not fear that St. Omer would take any steps in that direction, but it was not pleasant to think he could do so if he pleased. For once in his life Judah Salmon had allowed his temper to get the better of him and outweigh his judgment. He knew what he ought to have done was, not to anger or thwart Wallace St. Omer, but to have attempted to propitiate him by dealing fairly with young Oswald Boyce. Had he done so, he knew he could have obtained a much larger sum for Oswald Boyce's notes than he had now taken from St. Omer. He saw Oswald Boyce, and cursed him for a lucky young fool.

Oswald Boyce happened to see Judah Salmon just

at this moment, and being filled with the joys of victory, and utterly oblivious to the scowl on Judah's face, he determined to take a rise out of the money-lender.

'Hallo, Judas ! what brings you here ?' said Oswald. 'In the paddock, too ! Who sent you the pass ?'

'I paid to come in !' said Judah. 'I suppose you did the same—with my money.'

'Your money, old hundred per cent. !' said Oswald. 'That's good ! I've bought all the money I ever had from you at a very long price. I shall be able to assist the firm of Salmon Brothers, after settling-day, with a few thousands. I had a good win over Merriwa, Judas ; I hope you had.'

'I wish the cursed horse had broken his neck,' growled Judah.

'Charitable man !' said Oswald. 'Judas, I verily believe I shall live to hear of you being hanged, for you look uncommon murderous.'

Judah Salmon did look ferocious. He hated to be badgered by this young sprig of a man who borrowed money from him, and showered insults and interest upon him. He dared not trust himself to say more, and walked away.

There was a merry party at Hanworth Hall the night of the famous match, and the victory was celebrated in right royal style.

Merriwa was boxed at the Hall for the night, in

readiness for the journey to Newmarket next day. After dinner they all adjourned to see the hero of the day in his box. They found Fred Ray with the horse, gloating over the prospect of drawing his winnings on Monday.

Merriwa looked splendid, and his bright bay coat shone like satin. He stood quietly enjoying his feed, as unconcerned as though winning matches for twenty thousand pounds was an everyday occurrence. There was not a trace of the great exertions he had undergone a few hours before. No one, to look at the horse, would think he had just completed such a desperate task, and set the seal upon his fame for all time.

Wallace St. Omer's eyes sparkled as he looked at his favourite, and thought how gallantly the horse had fought for him.

Mrs. Boyce did not speak for some moments, and then she said :

' You must be very proud of him, and so will everyone in Australia when they hear of the victory.'

' I am proud of him,' said Wallace St. Omer. ' I shall be still prouder of him if you will grant a request I wish to make to you. Will you grant it me ?'

' If it is in my power to do so,' replied Mrs. Boyce.

' It is in your power, or I should not have ventured to make it,' he replied.

'And the request is?' she asked.

'That you will accept Merriwa as a present from me, as a slight token of the appreciation I feel for your kindness to me, a stranger, since I have been in England,' he said with much feeling.

'Oh, it is too generous of you!' said Mrs. Boyce. 'I cannot accept such a valuable gift, much as I should prize it.'

'You promised to grant my request. I have made it,' he said quietly. 'I am sure you will accept my offering.'

Mrs. Boyce did accept, and took possession of the famous racehorse by walking up to him and patting his sleek neck.

'You have changed hands, Merriwa,' she said. 'I hope we shall always be good friends. I shall take great care of you, and never part with you. I shall love you for the giver's sake,' she added to herself.

As this scene was taking place at Hanworth Hall, a far different one was enacted at Sir Kenneth Denver's house.

When Sir Kenneth arrived home and sat down to think over the results of the match, the great difficulties he was in stared him in the face.

One thing he congratulated himself upon : he had made no inroads upon the ten thousand pounds he had put aside to pay Wallace St. Omer in case he lost the match.

He took out his cheque-book and wrote a cheque

for ten thousand pounds, payable to Wallace St. Omer. That left him with a balance of a few hundreds in the bank, and he owed thousands. How was he to meet the calls that would be made upon him? He meant to face the situation, not shirk it and throw up the sponge like a coward.

He wrote a polite note to Wallace St. Omer, enclosing the cheque, and congratulating him on winning, and when he had done this he rang the bell and sent it to the post.

'That's off my mind,' he said; 'and now I must grasp the situation. It seems hopeless, but I'm in several mines and other things that may turn up trumps. If only Ella Boyce had—— Bah! what a fool I am!'

'Letter, sir.'

He took the note from his servant and opened it. It was from his broker, and read as follows:

'Do not sell Black Swan shares. Sure of a quick rise.'

'By Jove!' he said excitedly, 'that's the mine St. Omer gave me the tip about a long time ago, and I thought he had sold me over the shares. On second thoughts, I'm glad Ella Boyce prefers him to me; he's a much better man.'

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## CHAPTER XXVII.

## BLACK SWAN SHARES.

NO doubt many speculators remember the sudden rise in Black Swan shares which took place a few days after the famous match. They went up by leaps and bounds, and Wallace St. Omer smiled as he saw the quotations in the share list ; for he held a large number of Black Swans, and was one of the original promoters.

He received Sir Kenneth Denver's cheque for ten thousand the morning after the match, and called upon him to acknowledge it. He found Sir Kenneth in a good humour ; for the morning's paper had fully confirmed his broker's letter, that Black Swan shares would have a quick rise. Sir Kenneth bought these shares largely when Wallace St. Omer gave him the tip, and if he held on, he was sanguine of realizing a considerable sum.

He was pleased to see St. Omer, and greeted him cordially. Since Judah Salmon had been at work, trying to damage Wallace St. Omer's credit and character, Sir Kenneth Denver felt more kindly disposed towards his rival. Now the match was over, his mind was at ease, for he knew the worst, and was prepared to face it.

When Wallace St. Omer thanked him for the cheque, Sir Kenneth said :

'You won it fairly, and my horse was honestly beaten. I am glad it was a good race. I must thank you for a tip you gave me some time ago about Black Swan shares. I thought at one time they were not up to much, but I was mistaken.'

'When I advised you to buy the shares, I knew they were bound to rise,' said St. Omer. 'Do not sell yet. When you desire to sell, I will buy all your shares if you wish.'

'You must have great confidence in the mine,' said Sir Kenneth.

'I have; it is sure to be a big thing,' was the reply.

'I wish I could hold my shares, but I shall have to sell,' said Sir Kenneth. 'Necessity knows no law,' he added, laughing.

Wallace St. Omer looked at him for a few moments, and then said :

'Pardon my question : I always thought you a rich man ; am I mistaken ?'

'Very much so,' said Sir Kenneth. 'I am almost at the end of my tether.'

'And yet you always live like a rich man,' said St. Omer.

'I inherited the habit along with sundry encumbrances on the family estates,' said Sir Kenneth with a smile. 'There are many men in my class who live well on debts and difficulties.'

'Not very honest, is it ?' said St. Omer.

'Perhaps not, from your way of looking at it,' said

Sir Kenneth ; ‘but it is an understood thing here. It’s not so much what a man has, but what he appears to have, that people take notice of. I have not the slightest doubt that even now I could get more credit than yourself, although you are a rich man and I am a poor one.’

‘I think I see what you mean,’ said St. Omer. ‘You are Sir Kenneth Denver ; I am Wallace St. Omer, colonial adventurer, etc. It makes a wonderful difference.’

‘In this country,’ said Sir Kenneth, ‘but not in yours.’

‘I’m not so sure about that,’ said St. Omer. ‘There’s some right-down good sorts in the colonies ; but there’s a heap of people there who think and see through old-country spectacles.’

‘How should I do out there?’ asked Sir Kenneth, with a twinkle in his eyes.

‘Not at all badly,’ said St. Omer, ‘for you’re a sportsman and a straight-goer. Your title would not help you much ; it’s not big enough.’

‘Prefer lords and dukes?’ said Sir Kenneth.

‘That’s just about it,’ said St. Omer. ‘If one colony has a Sir Somebody for Governor, and her next-door neighbour has Lord Somebody else, there’s a power of jealousy between them.’

‘Then you are not all violent Radicals and democrats?’ said Sir Kenneth.

‘Oh dear no ! There’s no man more ready to

grab a title than a democratic colonial Premier,' said St. Omer.

'I wish I'd had your chances years ago,' said Sir Kenneth. 'If I had been sent out to Australia instead of fooling around here, I might have made a fortune.'

'Probably,' said St. Omer. 'You would have had the chances, had you taken them, at any rate. But about those Black Swan shares. If you wish to hold on to them, it might be arranged.'

'No, that cannot be done,' said Sir Kenneth. 'Most of my speculations have turned out unlucky, and these Black Swan shares are all I have to rely upon.'

'You paid my ten thousand easily enough,' said St. Omer. 'That does not sound very much like being a poor man.'

'My dear fellow,' said Sir Kenneth, 'you do not suppose for one moment I should have made a match with you for such a sum had I not possessed the money to pay you?'

'No, I do not think that,' said St. Omer. 'What I meant was, that you sent me the cheque before it was due.'

'Nonsense,' said Sir Kenneth. 'It was due the moment the riders weighed in.'

'I have given Merriwa away,' said St. Omer, suddenly changing the subject, and startling Sir Kenneth by the announcement.

'Given him away!' he echoed. 'Whatever possessed you to do that?'

'Thought he would be an acceptable gift,' said St. Omer.

'And who has been lucky enough to get him?'

'Mrs. Boyce,' said St. Omer.

'Ah, I think I understand!' said Sir Kenneth with a smile. 'A very handsome wedding present.'

Wallace St. Omer looked serious as he replied:

'I wish with all my heart what you say was true; but I must first clear my name from all taint of suspicion before I dare to offer her my hand,' said St. Omer.

'Look here!' said Sir Kenneth excitedly. 'It is all nonsense taking notice of this old raked-up business that happened years ago. You are too quixotic about it. No blame attaches to you over that affair.'

'The suspicion still exists,' said St. Omer.

'Only in your own mind. I am quite sure no one believes you had any part in it. I have read the paper, and although at the time there may have been some slight suspicion against you, it exists no longer. Do not miss the chance of your life for a forgotten suspicion.'

'I think we are on the highroad to becoming very good friends,' said St. Omer.

'Quite sure of it,' said Sir Kenneth. 'We are finding out each other's good qualities--that is, if I

have any. I have an idea my good qualities were buried too deep to be unearthed in my young days.'

'They have been maturing,' said St. Omer. 'They only require a little forcing to bring them out fresh and strong again.'

'You are acting as a stimulant,' said Sir Kenneth, smiling. 'I feel a better man since I have known you.'

They went out to the club together, and on their way met Oswald Boyce, radiant and happy, and glorying in Merriwa's victory still.

'The rivals together!' he exclaimed. 'It is surprising how a licking does a man good'—this to Sir Kenneth.

'Takes the conceit out of him, eh?' said Sir Kenneth.

'You bet,' said Oswald. 'I mean to take some of the conceit out of old Judah Salmon on Monday.'

'Pay your debts, I suppose,' said Sir Kenneth.

'Some of them,' replied Oswald.

'He'll have a surprise,' thought St. Omer, 'when he finds I have bought all his paper. Shouldn't wonder if the young beggar doesn't offer to repay me.'

By the following Monday Black Swan shares had risen to such a price that Sir Kenneth Denver could resist the temptation of clearing over them no longer, and wrote Wallace St. Omer to this effect. St. Omer replied, offering to take Sir Kenneth's shares at top price, and at once give him a cheque for the

amount. This offer Sir Kenneth accepted, and the cheque he received from St. Omer through his broker was a stiff one, far larger than that he had paid over the match.

Oswald Boyce drew his money over Merriwa's win, and then went post-haste to Salmon Brothers' office. He bounced into Judah Salmon's room without ceremony, despite the warning cry of the clerks that Mr. Salmon was engaged.

Much to Oswald's surprise, he found Mrs. Coldfield there. The lady was in evident trouble, and had been weeping. Her interview with Judah Salmon had been stormy, and he had not treated her as a lady expects to be treated. Judah Salmon, with the assistance of Mrs. Coldfield, had failed to injure Wallace St. Omer, and he put all the blame for the failure upon her, and put on the screw in revenge.

Oswald Boyce disliked Mrs. Coldfield quite as much as his mother did, but he had no hesitation in asking Judah Salmon what he had done to cause such a scene.

'That's my business,' said Judah Salmon. 'Leave my office. You were not asked to come here.'

'This lady shall not be insulted by such as you,' said Oswald.

'Do not make a disturbance on my account, please!' said Mrs. Coldfield, afraid of the after-consequences.

'Very good advice, madam,' said Judah Salmon.

'Shut up!' said Oswald Boyce. 'I've come here to pay you some money.'

'How much?' said Judah Salmon.

'Five thousand pounds,' said Oswald.

Mrs. Coldfield gasped. Here was her grandson talking coolly about paying Judah Salmon five thousand pounds, and she was unable to pay as many hundreds.

'I've sold all your paper,' said Judah Salmon.

Oswald Boyce stared at him in amazement. Then he burst out :

'How dare you sell my paper! Who did you sell it to?'

'A dear friend of yours,' said Judah Salmon, 'who wished to buy your favour for purposes of his own.'

'Name him?' said Oswald.

'Mr. Wallace St. Omer,' said Judah with a grin. 'Thinks if he can buy the son he may get the mother thrown in with the lot.'

Before Judah Salmon realized what had happened, Oswald Boyce had him by the collar of his coat and was kicking him round the office. Chairs were overturned, the papers on the desk were switched all over the floor, the ink was upset, and Mrs. Coldfield, taking advantage of the confusion, fled. In going out of the room she left the door open, and the clerks in the outer office saw with amazement the senior partner of Salmon Brothers being banged about his private office by an irate client. The said clerks did

not appear in any hurry to interfere. Judging from their faces, they enjoyed the spectacle.

Judah Salmon's brother, however, rushed to the rescue, thinking the business might suffer severely if the senior partner was not saved from the fury of Oswald Boyce.

Oswald took no notice of the assault in his rear. He kept on pounding away at Judah Salmon until he was exhausted, and then dropped him in a limp heap on the floor. Turning sharply round, he landed the other half of the firm between the eyes, and stretched Salmon Brothers out together on their own hearthrug.

Then he walked out of the office without saying a word, followed by the admiring glances of the clerks.

Salmon Brothers picked themselves up slowly and glared at each other.

'Get out of this!' roared Judah Salmon, white with rage, and the junior partner slunk out of the room.

Then Judah Salmon tried to sit down, but finding that he could not do so with comfort, he stood instead, with his back to the empty fireplace, vowing vengeance.

As for Oswald Boyce, he felt elated, and walked along with his head erect, and his face glowing with his recent exertions. He came across St. Omer, who said with a smile :

'Where have you been? You look radiant with health and heat.'

'I've been kicking Judah Salmon up and down his office,' said Oswald; 'and it was exciting while it lasted.'

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## CHAPTER XXVIII.

### THE MAN FROM MELBOURNE.

WALLACE ST OMER laughed heartily at the spectacle he conjured up when Oswald Boyce told him he had been kicking Judah Salmon round his office. He knew the money-lender would take no steps against his assailant, for fear of exposure.

'Perhaps you would like to hear the reason why I kicked him,' said Oswald.

'As you like,' said St. Omer. 'No doubt you were warranted in punishing him; at all events, he deserves what he got.'

'I went to pay him some money,' said Oswald. 'He said he had sold my paper, and, naturally, I was indignant. When I questioned him, he said he had sold the paper to you, and that you bought it because you wished to buy me, and my mother thrown in with the bargain.'

Wallace St. Omer turned white, and for the moment felt inclined to go to Judah Salmon's office and choke

the life out of him. After a painful silence, he said in a strained voice :

‘ You don’t believe that was why I bought your paper, my lad, do you ? ’

‘ No,’ said Oswald ; ‘ you’re a brick, that’s what you are. You bought me out of the clutches of that old thief because you are the best fellow in the world. But I must repay you the money. Don’t refuse to take it, or it will spoil everything.’

‘ In that case I will not refuse to take it,’ said St. Omer ; ‘ but promise me you will take your own time to pay it in.’

‘ Extending my credit ! ’ laughed Oswald. ‘ Are you very fond of my mother ? ’ he asked quickly.

There was no hesitation about Wallace St. Omer as he replied :

‘ I love her better than all the world. Life to me would be dull and dreary without her.’

‘ I’m glad of that,’ said Oswald. ‘ Why don’t you marry her ? I believe you would make a kind and indulgent father,’ he added with a smile.

‘ Perhaps your mother has no intention of marrying again,’ said St. Omer ; ‘ or if she has, I may not be the man she would choose.’

Oswald Boyce laughed heartily as he replied :

‘ I know my mother well, and I love her dearly. She cannot conceal anything from me, although she imagines she can, and I’ll tell you, in strict confidence, she is head over ears in love with you.’

Wallace St. Omer believed him, and was glad to hear such words from Ella's son.

'Then I have your permission to try and win your mother?' said Wallace St. Omer, smiling.

'Go in and win, is my advice,' replied Oswald; 'you helped me with Luna, and you can rely upon me if you are in need of assistance.'

When St. Omer arrived home, he heard from Philip Noreys that a visitor had called to see him.

'The most curious fellow I ever met,' said Noreys. 'I hardly think he's right in his head. He rambles a good deal in his talk. Said he knew you years ago, and that you would be very pleased to see him. He was not dressed in the height of fashion, and had, I fancy, seen better days. He's going to call after dinner to see you, and he said if you asked for his name, I should say "The man from Melbourne."

'Man from Melbourne?' said St. Omer eagerly. 'What sort of a man? Old or young? Did he look like a police inspector?'

'Oh dear no!' laughed Noreys. 'He looked more like a broken-down clerk or something of that sort. He looked worn out and dead beat. I tried to persuade him to stop, but he would not do so.'

'Curious,' said St. Omer. 'I wonder who he can be. Possibly some fellow from Australia who is down on his luck and wants me to help him.'

Towards eight o'clock there was a ring at the front-door, and in a few moments 'the man from

Melbourne' came into the room. The lights were not yet turned on full, and in the shade St. Omer could not see the man's face clearly.

' You wished to see me?' said Wallace St. Omer. ' What do you want? You say you come from Melbourne—did I know you over there?'

' Well,' said the man, and St. Omer started at the sound of his voice; it seemed familiar.

' What is your name?' asked St. Omer.

The man gave a hoarse laugh, and said :

' Perhaps you'll not believe me. I have changed since we knew each other. Do you remember King of Clubs winning the Melbourne Cup ?'

' Shall I ever forget it,' said St. Omer, ' or what followed it ?'

' King of Clubs,' said the man, with a hollow laugh—' there's been many changes since then.'

Wallace St. Omer turned up the incandescent light, and the glare fell upon the stranger as he stood near the table. St. Omer went towards him and looked at him earnestly. Then he started back with an exclamation of surprise.

' Craven Standon !' he said. ' Good heavens ! what brings you here in this plight? Sit down, man, sit down. You look famished — worn out. Give him some champagne, Phil, and see there is something for him to eat. This is a change, man. I'm right-down sorry for you. I'll help you along, never fear.'

Craven Standon, for it was indeed that unfortunate man, sank into a chair and covered his face with his hands. He seemed overcome at the warmth of St. Omer's reception.

'Don't talk yet,' said St. Omer; 'drink this, and then have something to eat.'

'It's many a long day since we cracked a bottle of cham together,' said Standon. 'You're a rich man, I hear. Things have changed. I've lost everything. Serves me right.'

Dinner was brought in for him, and Craven Standon ate as only a half-famished man can. When he had satisfied his hunger, St. Omer said :

'Would you like to go to bed? We can put you up for the night.'

'I'm better now,' said Craven Standon. 'I've come from Melbourne to relieve my mind to you. It's been a hard struggle, but here I am, and I'll tell you my story straight away.'

He looked at Philip Noreys, and St. Omer said :

'A great friend of mine; you can speak out before him.'

'It's about that awful night,' said Craven Standon in a hollow voice—'the night my daughter was murdered. You remember it well, St. Omer?'

Wallace St. Omer nodded, and Craven Standon went on :

'I had been dining with some friends, and, as it was a beautiful night, I thought I would walk home

in order to steady myself a bit. When I had gone over the bridge, and some distance along the St. Kilda road, I heard a man running very fast. I wondered who it could be, and what he had been doing at that hour. He came towards me at a great pace, and when near a lamp-post he ran headlong into my arms. I was a bit dazed and muddled, but I saw his face : it was the face of Roland Graves, but so changed that I hardly recognised it. I never saw such a look of horror, terror, and madness combined on a man's face in my life, and I never wish to see it again.'

He shuddered at the thought, and went on :

'I put my hands on his shoulders, and asked him where he had been. He did not answer my question, but said "Let me go!" Then I saw he had a dagger, or knife, in his hand, and that it was wet with blood. A horrible thought possessed me. I knew he was a man subject to violent fits of passion, during which he almost lost all control over himself. What if he had been to see Nina, and they had quarrelled ?—for you know she preferred you, St. Omer. I grasped him by the wrist, and said :

"What have you been doing with this knife ? It is covered with blood."

"Let me go !" he said. "Out of my way, you fool !"

'He struggled to get free, but I would not let him go.

“Tell me what you have done!” I cried.

He gave a terrible laugh, and hissed between his teeth :

“I’ve had my revenge upon a wanton. She has played with me once too often. Go home and look at your daughter. She will break no more hearts.”

He laughed again in a hideous way. I was beside myself with rage and horror. I snatched the knife from his hand, and struck wildly at him. It was a terrific blow, and must have pierced his heart, for he fell down and never moved.’

‘You killed Roland Graves?’ said Wallace St. Omer, springing to his feet. ‘You?’

‘I stabbed Roland Graves,’ said Craven Standon, ‘and have left you under suspicion all these years.’

‘That I can forgive,’ said Wallace St. Omer. ‘He deserved to die. Go on with your story.’

‘When he fell, I stooped over him,’ said Craven Standon. ‘I saw he was dead. I felt no remorse, but a savage delight. He had stabbed my child. It was a just revenge. He had been killed with the same dagger while her life’s blood was still upon it. Then I thought of myself and the danger I was in if discovered. I quickly made up my mind, and retraced my steps, walking towards the city again, on the opposite side of the road. When I had crossed the bridge I turned down by the wharves and walked along quickly. Then I turned into Collins Street, saw a hansom and hailed the driver, and the man

took me home. When I reached my house, the cabman said :

' "Hope you had a win on King of Clubs, sir."

' I replied that I had, and had been dining with some friends to celebrate the event.

' When I entered the house I trembled all over. I knew what I should find there, but I did not want Roberts to notice that I had any idea of what had happened. Roberts said Nina had not gone to bed. I steadied myself with a glass of brandy, and then went into the drawing-room. When I saw my daughter stabbed to the heart, I gave a genuine cry of horror which brought Roberts into the room. When he saw her he was terrified. I sent him out to find a constable, and by a strange chance he came across the very man who discovered the body of Roland Graves. You saw my daughter, St. Omer, as she lay dead, stabbed by that villain. Was the vengeance I took just ?'

' It was,' said St. Omer.

' Then came the inquest, and your name cropped up. I saw you were suspected, but I dared not confess what I had done, because, although I felt justified, I had taken the law into my own hands, and if discovered must pay the penalty. So I kept silence, and you were suspected, but no steps were taken against you. Had you been committed for trial or been in any danger, I hope I should have had the courage to come forward and speak.

' Since that time things have gone wrong with me. My conscience troubled me, for I constantly heard people connecting your name with the tragedy ; and some went even so far as to urge me to take up the case against you. It was even hinted that you had committed both crimes, though how that could have been possible is best known to the slanderers who made the assertions.

' My business did not interest me, and I neglected it. I made risky speculations, and gradually lost all my money. Then I worked for a member of the Exchange, and, feeling the humiliation, I took to drink. From bad to worse I went, and at last I determined, if I could raise the money, to come over here, see you, and make a clean breast of it all. I felt you were the man I ought to tell, because I had wronged you by not speaking out. A distant relation I had done many good turns to in my prosperous days gave me a hundred pounds, and I took a second-class passage over to London. During the voyage I drank and gambled the remaining money away, and now I am penniless. Mine is a sad story, St. Omer, and if you have suffered under an unjust suspicion, I have been bitterly punished for my silence. You are at liberty to make what use you like of my story, and I am prepared to face the consequences.'

After some minutes' silence Wallace St. Omer said :

' Your secret is safe with us. All I wish of you is

to relate your story as you have just given it to a lady of my acquaintance. She will keep your secret. As to the future, you need have no fear. That will be my care.'

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## CHAPTER XXIX.

### WIDOW NO LONGER.

CRAVEN STANDON related his story to Mrs. Boyce in the presence of Wallace St. Omer. There had never been any doubt in her mind as to Wallace St. Omer being connected with the tragedy in any way ; but, nevertheless, it was pleasant to hear a statement which entirely proved his innocence, from such a reliable source.

Wallace St. Omer was as good as his word when he said he would take care of Craven Standon. The unfortunate man, broken down in health and in pocket, had but a short time to live ; of that St. Omer felt certain. Standon wished to make a public statement as to the true facts of the Melbourne tragedy, but St. Omer dissuaded him.

'I will suggest something you can do,' said St. Omer. 'Write out your statement, and we will have it witnessed, and then place it in my hands to use or not as I think fit.'

Craven Standon was only too ready to agree to

this. He felt the hand of Death upon him, and that his time was short. It was an immense relief to him to know that, owing to St. Omer's generosity, he need not trouble about the future.

Wallace St. Omer's straightforward conduct with Mrs. Boyce had its reward.

Shortly after Craven Standon told Mrs. Boyce his story, Wallace St. Omer ventured to ask her the question upon which the happiness of his life depended. He had very little doubt what her answer would be, but he felt relieved from all anxiety on the subject when she gave him her reply. It was not a long courtship, and they were quietly married in the picturesque little church in Hanworth Park. Sir Kenneth Denver was present at the ceremony, and his congratulations were hearty and sincere. He was not the sort of man to bear ill-will because he had been defeated, and St. Omer and he became fast friends.

Mrs. Coldfield was highly indignant that she had not been consulted by her daughter before she married Wallace St. Omer. She was invited to the wedding, and came, because she knew it would be good policy on her part to do so. She meant to sound her new son-in-law, and see whether he would get her out of the clutches of Judah Salmon.

Luna Godwin and her mother were also present at the wedding, and it had been arranged that Oswald and Luna should marry soon after he came of age.

Wallace St. Omer was very proud of his wife, and justly so. There were few more handsome women than Ella St. Omer, and her newly-found happiness was reflected in her face. She could not help contrasting Wallace St. Omer with Bryan Boyce, and as she did so, she felt more and more bitter against her mother.

Before the end of the racing season Craven Standon died, and was buried in Hanworth church-yard.

Now he was dead, and no harm could come to him, Wallace St. Omer sent the declaration he had made to Inspector Charlwood, who, needless to say, was very much surprised at it, and the document was published in the Melbourne papers. It caused an immense sensation, almost as much as the tragedy itself.

Wallace St. Omer's name was on every tongue, and people who had persistently connected him with the crime were compelled to sing very small indeed. The news of St. Omer's marriage with the wealthy Mrs. Boyce was also the subject of much comment in colonial society.

Oswald Boyce was delighted his mother had married Wallace St. Omer. They were excellent friends, and St. Omer's example was good for the younger man to follow.

'I hope to be able to repay you that money before long,' said Oswald one morning when they were

strolling across the park with their guns, in the hope of getting a shot at the rabbits.

'But it's all in the family now,' replied St. Omer.  
'I really could not think of accepting it.'

'That's nonsense,' said Oswald. 'You are not going to get out of it in that way. You were not one of the family when you paid it for me.'

'We shall see about it when the time comes,' said St. Omer. 'I have no doubt I shall be able to find a way out of the difficulty. Look out!' he exclaimed, as he put up his gun and fired a couple of shots in rapid succession. A brown ball rolled over in the distance, and a moment after another one followed it.

'Good shot!' said Oswald. 'By Jove! you rolled the pair of them over in fine style.'

'A couple of rabbits to begin with,' said St. Omer.  
'I almost thought I had forgotten how to shoot.'

'Does not look much like it,' replied Oswald. 'I wish I could pot them like that. This is more my form.'

He took aim at a rabbit slowly skipping about, and bowled it over. There was a regular stampede of frightened rabbits into their burrows and through the fence into the plantation.

They sat down under a big chestnut-tree, and Wallace St. Omer pulled out his flask.

'Try that,' he said.

'What is it?' asked Oswald.

'Very old brandy. It will do you no harm.'

They chatted for some time, and talked over the prospects of the next racing season.

'I suppose you will make an alteration,' said Oswald, 'and have all the horses under one trainer. Which is it to be, Ray or Darrell ?'

'I think it will be better for the horses to remain where they are. It would not be fair to Darrell to take them away, and after Ray's success in the match I cannot desert him,' said St. Omer.

'He's a rum old customer, Ben Darrell, a regular member of the old school. My father had a great opinion of him,' said Oswald.

'And your father was a very good judge—of horses,' said St. Omer.

'Yes,' replied Oswald, who did not notice the emphasis St. Omer put on the 'horses.' 'And he was a splendid rider! Of course I went about with him a lot. I think he was fond of me in his way, but I doubt if the company he took me into was altogether suitable for a youngster. I know my mother did not like it. They never got on well together. I am sorry to say there was no love lost between them.'

'Then it must have been your father's fault,' said St. Omer.

'Probably,' said Oswald ; 'in fact, I may say I am sure of it. Perhaps we had better not talk of it.'

'No, we will not talk of your father,' said St. Omer. 'We all have our faults. He is dead and gone, and I have taken his place. I hope you will not regret the change, Oswald. I love your mother so dearly that I can regard you as my own son. If ever you are in trouble, come to me and confide in me, and I will try and advise you and help you.'

'I know you will,' said Oswald; 'and don't be surprised if I make a father-confessor of you one of these days. I am afraid I have a bad habit of getting into trouble, and it will be a relief to me to find someone who will rescue me out of my difficulties.'

The more Oswald Boyce and Wallace St. Omer were together, the better they liked and respected each other. St. Omer saw there was much good in Oswald Boyce, and, although a trifle wild, he would turn out well with careful handling.

Mrs. St. Omer was overjoyed at this growing intimacy between her son and husband. She knew the elder man would lead Oswald in the right path, and do all in his power to obliterate the false teachings of his earlier days. Luna Godwin also exercised a beneficent influence over Oswald Boyce. The more Mrs. St. Omer saw of the girl, the better she liked her. Luna was a clever artist, and since she had been engaged to Oswald she had worked with more freedom and ease, knowing she was not entirely dependent upon her brush.

Oswald Boyce had suggested to her that she should try and paint horses, because he was sure she inherited much of her father's talent in that direction.

Luna agreed to try, and was constantly at the Hall studying and painting various animals. One picture she had set her heart upon making a success, and that was one of Merriwa, the hero of the famous match. She studied the horse for hours, and Merriwa became quite accustomed to seeing her in his box, for he was to remain at Hanworth until the following spring.

Wallace St. Omer and Oswald Boyce watched the progress she made with the picture with growing interest.

'Do you know, Oswald,' said St. Omer one morning, when they had been watching Luna at work, 'I believe she will make a second Rosa Bonheur.'

'Hardly that,' said Oswald. 'We shall be contented with much less than that.'

'If I do not mistake her,' said St. Omer, 'Luna will not be contented until she has tested her talents to the utmost. You are a lucky fellow to secure such a prize. She is a determined, plucky girl, and would have made a great name for herself, anyhow.'

Oswald Boyce told Luna what St. Omer had said, and she replied :

'He is quite right when he says I am determined to exercise my talents, such as they are, to the

utmost. If a thing is worth doing at all, it is worth doing well ; that is why I have commenced another painting of Merriwa.'

Oswald Boyce was astonished, and said :

'Do you mean to say you are not going to finish the picture you have been working at so long ? Why, we thought it almost perfection.'

'It is far from that,' she said with a smile ; 'but I have discovered where the fault lies, and my new picture will, I hope, be one to be proud of.'

When Oswald told Wallace St. Omer what Luna had done, he said :

'It is no more than I expected of her. If she knows she can do better, she is quite right to begin again.'

Luna Godwin worked hard at the new picture of Merriwa. It took her many weeks before the finishing touches were put to it. She was proud of it when her task was completed, and signed her name to it with much pleasure.

John Barrowman, the celebrated veterinary surgeon, inspected the picture when he came to the Hall. He was an excellent judge of such pictures, and had a fine collection of his own. When he saw Luna Godwin, he said :

'I knew your father. He painted horses well, but he never did anything equal to that. You possess all his talents, and, what is more, you have great determination to succeed. You may well be proud

to have painted such a picture. May I ask, is it for sale?

'It is sold,' said Luna, smiling. 'I painted it for Mr. St. Omer.'

'And very proud he is of it,' said Wallace. 'It is going to occupy a conspicuous place in the hall.'

When Oswald Boyce came of age the following year, there were great rejoicings at the Hall, and soon afterwards there was another celebration, when he married Luna Godwin.

Wallace St. Omer made Oswald a wedding present of the papers he had bought from Judah Salmon, and given in this way he could not refuse to accept them.

Oswald Boyce told his mother what Wallace St. Omer had done, and she loved her husband the more for his kindness to her boy. She was being amply repaid for the unhappiness of her first marriage. Merriwa was sent to Fred Ray early in the year and put into active training. He ran several times with brilliant success, and his grandest effort was when he landed the Ascot Gold Cup. After this race there was a scene of wild enthusiasm, for Merriwa's owner was one of the most popular of women. Merriwa always ran in the name of Mrs. St. Omer and carried her colours. Camp Fire had his revenge on The Cardinal by beating him in the Ascot Stakes, and Sir Kenneth Denver no longer doubted that he had been lucky to win the Derby with his horse

When the hospitable doors of Hanworth Hall are thrown open to receive the welcome guests, one of the first objects of interest to be seen on entering the hall is the painting of Merriwa by Luna Godwin. Under the painting is the inscription :

MERRIWA,

*Winner of the famous match with The Cardinal for £20,000.*

THE END.

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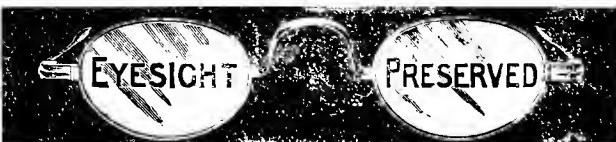
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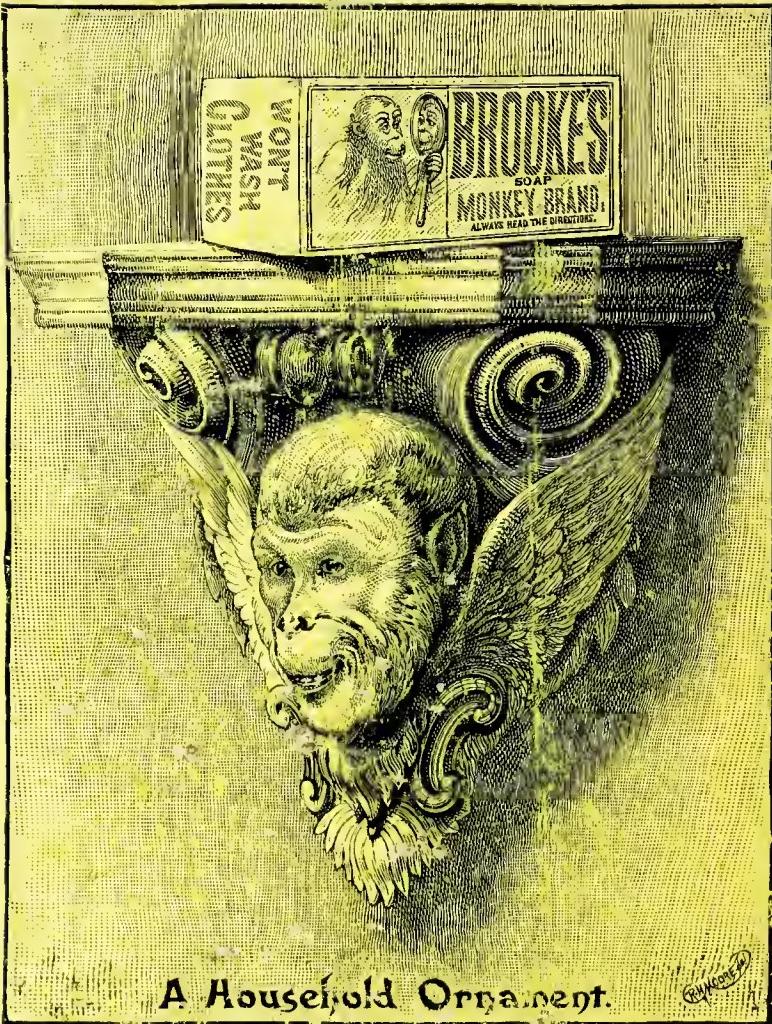
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